



**INDIANA
BANKERS
ASSOCIATION**

Indiana Bankers Association
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN
46240

Retail Lending Series

March 14, 2024 • April 10, 2024 • May 23, 2024 • June 20, 2024



Retail Lending Series

This real-world program will prepare retail lenders to have more informed and effective conversations with credit partners and build stronger, more profitable relationships with customers. This 4-day course meets the needs of retail lenders who serve consumers, small real estate investors, and/or small business clients in a branch environment. It will prepare lenders for success in today's universal banking environment, where they must have the skills and flexibility to serve a wide variety of loan requests.

The instructor's facilitation approach encourages participant engagement and, thus, enhances their learning experience. Participants learn to apply underwriting, compliance, and documentation principles through real life case studies, examples, and practice problems. In addition, lenders will learn sales and service strategies that will prepare them to build and deepen customer relationships, grow safe and sound loan portfolios, and positively contribute to bank profitability.



Benefits of the Series

- Gain a solid foundation for a lending career in banking
- Understand the reasons behind underwriters' questions or requests for additional information
- Know key questions to ask the customer and what information to gather before the loan is sent to underwriting, improving turn-around time and client service
- Build credibility and move from order-taker with your key stakeholders to a trusted advisor
- Become aware of common underwriting and compliance pitfalls
- Learn effective loan portfolio management strategies
- Gain a big picture understanding of the "why" behind key lending compliance regulations

Who Should Attend?

This series is targeted to all Retail Lenders and those in loan support roles including Consumer Lenders, Small Business and Small Real Estate Lenders, Branch Managers, Credit Analysts and Underwriters who support Retail Lenders, and Loan Operations Team Members. Bankers who are considering moving into a lending role, new Lenders, and experienced Retail Lenders will benefit from this course.

Why Participate?

The Retail Lending Series a cost-effective way to ensure that your expertise is all it needs to be. Plus, networking with other industry experts will give you great ideas to add to your present program and will provide a birds-eye view of what to expect.

Virtual Training

Retail Lending Series will be held on the following dates:

- March 14, 2024
- April 10, 2024
- May 23, 2024
- June 20, 2024

This training will be held via zoom technology. Connection information and manuals will be sent out 2-3 days prior to training.

Although not required, for the best training experience and learning results, attendees are highly encouraged to have their video cameras on during training.

While it is recommended that Bankers new to retail lending attend all four sessions of the series to receive an entire overview of retail banking, each session's material stands alone. One session is not a prerequisite for another. Therefore, more experienced Retail Lenders may choose not to take the entire series, but rather register for individual sessions which meet their unique needs.

AGENDA

Session One - March 14, 2024

Introduction to Retail Lending

- Today's Lending Environment
- Defining the Types of Retail Loans
- Identify the Loan Purpose
- Types of Borrowing Entities
- 5 C's of Credit
- Identifying and Evaluating the Source of Repayment
- Determining Information Needed to Evaluate the Request
- Analyzing the Consumer Loan Application/Personal Financial Statement
- Analyzing the Business Loan Application
- Defining and Determining the Ability to Repay
- Evaluating Collateral

Session Two - April 10, 2024

Analyzing Borrower Cash Flow and Tax Returns

- What ALL Retail Lender/Consumer Lenders Should be Knowledgeable of Personal and Business Tax Returns and Cash Flow Analysis
- Calculating Debt to Income, Debt Service Coverage, and Global Debt Service Coverage
- Financial Accounting 101: Interpreting Business Financial Statements
- Personal Tax Return and Key Schedules
- Business Tax Returns and Key Schedules
- What is a K-1 and When to Request It

Session Three - May 23, 2024

Retail Loan Compliance, Loan Documentation, and Retail Loan Portfolio Management

- Overview of Key Lending Legislation and Compliance Regulations:
 - ⇒ Fair Lending (ECOA, Adverse Action, HMDA, Fair Housing, CRA)
 - ⇒ BSA, CIP, and Beneficial Ownership
 - ⇒ Truth-in-Lending and RESPA
 - ⇒ Dodd Frank Legislation: TRID, and Mortgage Compliance
 - ⇒ Flood Compliance
 - ⇒ Lending Compliance in 2024 and Beyond
- Retail Loan Policy, Procedures and Pricing
- Writing Effective Credit Memos
- Essentials of Loan Documentation
 - ⇒ Best Practice Loan Processes: Pre-Closing, Closing, Post-Closing
- Retail Loan Portfolio Management
- Problem Loan Workout

Session Four - June 20, 2024

Building Client Loyalty and Growing the Bank

- The Emerging Customer Experience
- Building Customer and Other Stakeholder Relationships
- Becoming a Trusted Advisor: Moving from Order Taker to Relationship Banker
- Providing "WOW!" Service
- New Business Development, Networking, and Growing Your Loan Portfolio
- Building Client Loyalty, Deepening Relationships, and Growing the Bank Beyond Loans



Retail Lending Series

Facilitator

Christie Drexler is the Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. In association with Performance Solutions, Inc. and Dianne Barton, Christie has offered training and consulting services through Drexler Consulting, LLC, for the past three years.

Christie has twenty-six years of direct experience in the financial services industry, working for both community and large regional banks. Her experience has been expansive to include successfully navigating retail and commercial banking careers. She has served as Division President, Market President, Chief Credit Officer, Chief Retail Officer, and Regional Sales & Service Manager. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.

Registration Fees

Registration fees include; handout materials, continental breakfast, refreshment breaks, and lunch. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Please register early.

IBA Members / Associate Members

\$999 Full series

\$275 Stand alone

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.

Cancellation Policy

Within three or more business days prior to the first 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 one day prior or absences on the day of the program. Substitutions are welcome at any time.

Retail Lending Series

(Dept. 20)

Attendee Name _____ Email _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

Please Send Invoice VISA MasterCard Total Amount Enclosed \$ _____

Card Holder Name _____ CVV Code: _____

Credit Card Number _____ Expiration Date _____

Please return registration form along with payment to: Indiana Bankers Association, 8425 Woodfield Crossing Blvd, Suite 155E, Indianapolis, IN 46240. You may also register online at indiana.bank.



For More Information:

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