2026 SENIOR LENDER FORUM



February 4, 2026 • June 17, 2026 • October 14, 2026 (Group 1)
February 5, 2026 • June 18, 2026 • October 15, 2026 (Group 2)

An Investment in Your Bank's Future!

The Senior Lender Forum will provide a platform and opportunity to exchange ideas freely and examine pressing issues in today's ever-evolving regulatory, cost-conscious and productivity-driven environment. Peer-to-peer sessions have proven very successful for other IBA membership focus groups.

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 non-competing 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

Who Should Attend?

The IBA is pleased to provide the Senior Lender Forum for community bank senior lenders, chief lending officers and/or chief credit officers to exchange ideas freely, dissect problems and discuss important issues with peers.

These forums are designed to be a rewarding experience where members can grow professionally as well as personally. You don't want to miss this opportunity!

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, and any emerging or new regulations
- People issues: keeping good employees, dealing with remote and hybrid work.
- 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



Facilitator: Richard Hamm

Richard Hamm with Advantage Consulting & Training has been training bankers for over 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. 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 over 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

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 - usually no more than 20 participants.
- Eight to ten topics will be discussed at each session; participants are strongly encouraged to suggest agenda topics of interest.
- Forum participants get the benefit of working with expert consultants on a cost-saving basis.
- Forum participants get the benefit of networking and making brief queries within their groups between meetings.
- Comprehensive handout compiled and provided to each group member, along with a binder for retention of handouts, notes and references.

Registration Fee for All Three Sessions:

The following fees include the program materials, continental breakfast, lunch and refreshments.

$1,200 per IBA member

A surcharge of 100% will be applied for non-members.

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.

2026 Senior Lender Forum

3 Session Registration

Dept. 61

Please type or print legibly.

Bank Name _____

Attendee Name _____

Email Address _____

Additional Attendee Name _____

Email Address _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Cell # (in case of weather emergency) _____

Cancellation Policy:

Due to our commitments, the price is inclusive of all three sessions. A full refund for the three-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.

Payment Information

Credit Card Information (check one):

☐ MasterCard ☐ VISA ☐ AMEX ☐ Invoice Me

Total Amount Due $_____

_____

Cardholder Name CVV Code

_____

Card Number Exp. Date

Group 1:
February 4, 2026 • June 3, 2026 • October 14, 2026

Group 2:
February 5, 2026 • June 4, 2026 • October 15, 2026

INDIANA BANKERS ASSOCIATION

Register online at indiana.bank!