



2012 Lending Series

A series of 6 webinars designed for credit union lenders!

Lenders have a tough job. Members, small businesses, and credit unions all need loans. The balance is knowing when to lend and when it's not a prudent risk. Either way, these decisions can help – or protect – the member and the credit union. In addition, there are many regulatory issues to consider when granting or denying loans.

Special Series Pricing

Live -- \$750.00

On-Demand Web Link & Free CD ROM --\$750.00

Both Live & On-Demand Web Link (Includes Free CD-ROM) -- \$900.00

Lending Series Topics

- Understanding Borrowers' Tax Returns, Part 1:
Basics, Itemized Deductions, Interest & Dividend Income & Sole Proprietorships (Schedule C)
- Understanding Borrowers' Tax Returns, Part 2:
Income from Rentals, Royalties, Partnerships, S Corps & Farms
- Lending to the Small Business Owner in Today's Economy
- Lender Alert: Regulation Z Mortgage Application Timing Requirements
- Denied Loan Requirements: Consumer, Commercial & Residential
- Advanced Underwriting Skills for Consumer Loans

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

Session Dates & Descriptions

February 16, 2012

Understanding Borrowers' Tax Returns, Part 1:

Basics, Itemized Deductions, Interest & Dividend Income & Sole Proprietorships (Schedule C)

Tim Harrington, TEAM Resources

When lending, a borrower's tax return may be essential, but what does it really tell you? This session will teach you how to read and understand a borrower's tax return and translate tax income into cash flow. Usually cash flow and taxable income are different. You can't afford to rely on any income that is not actually being received. Nor can you afford to deny loans to borrowers who earn more than their tax returns show. Overestimating the income from a tax return can lead you to approve a weak loan that could eventually cost you tens of thousands of dollars. Underestimating income on a tax return can lead you to deny good loans that you need to grant in this tough market. This session will make the process of analyzing personal income tax returns simple and understandable. It will cover basic items, interest and dividend income (Schedule B), and sole proprietor income (Schedule C).

March 13, 2012

**Understanding Borrowers' Tax Returns, Part 2:
Income from Rentals, Royalties, Partnerships, S Corps & Farms**

Tim Harrington, TEAM Resources

The second session on tax returns will include Rental and Royalty Income (Schedule E), Partnership and S Corporation Income (Schedule E), Farm Income (Schedule F), and K-1s. These are among the most difficult to understand forms of taxable income. This webinar will teach lending personnel how to obtain true cash flow from rental property, including some key add backs on rental and royalty property. It will remove the mystery regarding how much your borrower is taking home from partnerships and S Corps.

April 3, 2012

Lending to the Small Business Owner in Today's Economy

David Osburn, Osburn & Associates, LLC

Dealing with small businesses has never been harder. Credit unions' risk is up and return is down. Understanding how to work with individual business owners and target market to this important niche has become paramount to the credit union's success. This proactive webinar will cover vital aspects of small businesses and teach you to work more successfully with their owners/guarantors in today's challenging economy. The program will include an introduction to legal issues, entity structure, providing credit to small businesses, the psychology of working with business owners/guarantors, risk factors in today's market, and how to target market services to small businesses and their owners.

May 17, 2012

Lender Alert: Regulation Z Mortgage Application Timing Requirements

Bill Elliott, Young & Associates, Inc.

In recent years, the Regulation Z application and disclosure timing process have become increasingly complex. As the Dodd-Frank changes emerge, this complexity is likely to increase. This webinar will cover up-to-the-minute developments regarding the Regulation Z disclosure timing process. It will also include information regarding all of the Regulation Z disclosures themselves, especially those in the highest-risk areas for financial institutions.

June 13, 2012

Denied Loan Requirements: Consumer, Commercial & Residential

Ann Brode, Brode Consulting, Inc.

Loan denials are receiving increased scrutiny during recent examinations to ensure that adverse action notices are complete and accurate, documentation is impeccable, and there are no fair lending concerns/violations. How would your procedures fare with this increased focus? This session will address the technical requirements of denials for consumer, residential, and commercial loans. In addition, it will cover examiners' expectations for your procedures and examples of examiner findings to further illustrate what is covered during exams.

October 23, 2012

Advanced Underwriting Skills for Consumer Loans

Bruce Hull, Clifton Gunderson LLP

If your credit union wants high-quality consumer loans, attend this webinar to learn some of the tricks and best practices utilized to grant them. Items of interest will include: things to consider implementing into your policies and procedures, indirect lending pitfalls/traps to avoid, when income verification should be required, and other matters.

THREE REGISTRATION OPTIONS

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1. LIVE WEBINAR

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.*

The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above

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