CU Business GROUP LLC

Analyzing Business Loans for Executives

CU Business Group's in-depth business loan education provides a much-needed training source for the credit union industry

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CU Business Group is now offering a power-packed business lending course presented in an efficient one day format. The curriculum of ***Analyzing Business Loans for Executives*** is designed specifically for credit union professionals involved in the business lending program.

This curriculum will touch on all the major aspects of business lending in just enough detail and is designed specifically to help credit union professionals understand the critical elements of business lending and the credit decision. After this session you will:

- Have a better understanding of all the details behind business loan analysis and credit memorandums
- Feel more confident in reviewing credit requests
- Learn proper loan structures and covenant options
- Understand the basics of business tax returns and financials as they relate to business loans
- Calculate debt service coverage and other key ratios
- Gain an awareness of the key issues with commercial appraisals and environmental reports
- Be able to defend your loan decisions with confidence to examiners
- Be a more effective member of the business loan committee

Dan Hutchison and Mike Mucilli,
your instructors and commercial lending gurus

2008 Course Dates and Locations

September 9	**Georgia Federal Credit Union**	**Duluth, Georgia**
September 23	**CU Business Group**	**Portland, Oregon**

Course Fee: $295 for CUBG Members, $350 for all others

Cancellation Policy: Cancellations within 30 days of the session will be charged a 15% administrative fee.
Cancellations within 7 days of the session will be charged 50% of the normal fee.
Educational materials are proprietary and will only be provided to conference attendees.

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CURRICULUM

The “Macro” Environment

Understand the federal and state regulations around business loans. Discuss economic and industry issues and learn how they effect pricing and other ALCO considerations.

Know Your Borrower and Their Business

Learn how to ask the right questions about the management and continuity of the business. Discuss the basics of site visits and how they should be documented. *NOTE: This is an examiner hot button!*

Loan Types, Structures and Pricing

Study the matching principal and the different types of loans available to your members. Understand the ramifications of different amortization periods, fixed vs. variable rates, loan fees, and other pricing decisions.

Collateral

Learn the loan to value regulations and know what is prudent for your credit union. Cross-collateralization & hypothecation will be discussed, as well as marketability and liquidation values.

Guarantors

We’ll discuss the importance of guarantors, who they are, and how are they associated with the business. We will look at their responsibilities and analyze their financial standing. Your rights in collection will also be discussed.

Basic Financial Ratios

Some of the simplest ratios can be tell-tale signs of a business’s success or demise. We’ll discuss liquidity, leverage, and other ratios that are pertinent to all business loan requests.

Cash Flow Analysis

Explore the basics of converting tax returns and financials into cash flow statements. We will cover the major components of cash flow as well as unique items like one-time adjustments.

Appraisals and Environmental Reports

Learn the different types of due diligence reports available. Discuss the different appraisal valuation methods available and what the regulations are governing these key areas of due diligence.

Credit Presentations

Understand what should be in a quality credit memorandum. We will look at real-life samples to see how all the facts and analysis is presented to the business loan committee.

Declines

Learn how to handle loan denials and know your responsibilities in compliance, specifically in Regulation B. See some of the typical decline statistics & reasons, and learn when it is appropriate to make counteroffers.

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MEET YOUR INSTRUCTORS

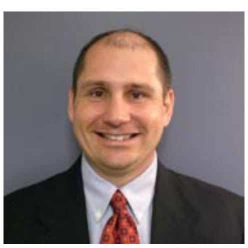
Michael Mucilli, Senior VP/Senior Business Services Officer ***30 Years Experience***

Michael brings over 30 years of banking, commercial lending and sales experience. He has underwritten all types of business loans, including commercial real estate, lines of credit, term loans, letters of credit, and asset-based Lines. Michael also has extensive experience with SBA lending, has 12 years experience as a branch manager, and served as Director of Consumer and Home Equity Lending. He is a former instructor for the American Institute of Banking and has taught extensively throughout his banking and credit union career. Michael consults with credit unions in the eastern U.S. on all aspects of business services planning, program development, account pricing, and education.

Dan Hutchison, VP/Senior Business Services Officer ***37 Years Experience***

Dan brings a wealth of experience to CU Business Group. Prior to joining CUBG he spent 1½ years at Redwood Credit Union, a $1.3 billion institution in Northern California, where he managed the business lending, deposits and sales to Redwood's 100,000+ members. Prior to entering the credit union industry, Dan spent 30+ years at large national banks and smaller community banks. As a senior banking officer, credit administrator, and special assets manager, Dan gained extensive experience in all types of term loans, lines of credit, equipment loans, commercial real estate, letters of credit and SBA loans. Dan has taught a variety of courses in both banks and credit unions and specializes in consulting with credit unions in the Midwest on all aspects of business services.

Mike Smith, Business Services Officer ***15 Years Experience***



Mike has over 15 years experience in commercial banking, business consulting and education. Most recently he served as a Commercial Loan Officer and Vice President of a Texas based community bank where he was responsible for business development and portfolio management with an emphasis on real estate and healthcare banking. Previously he was Director of an SBA Small Business Development Center in Houston. Mike is currently an adjunct business instructor at Lone Star Community College. Mike has significant experience in all facets of business banking including commercial real estate, agriculture, equipment and SBA lending, credit analysis, loan review and compliance. Mike consults with credit unions in the southern and southwestern regions of the United States on all aspects of business services.

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Registration Form

☐	September 9	Georgia Federal Credit Union	Duluth, Georgia
☐	September 23	CU Business Group	Portland, Oregon

Please complete separate registration forms for each attendee.

Attendee Information

Name ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other ______________________________

Title (as it should appear on your badge) ______________________________

Organization ______________________________

Address ______________________________

City ______________________ State ______________ Zip ______________

Office Phone (________) ______________________ Office Fax (________) ______________________

Cell Phone (________) ______________________ Email ______________________

Attendee Categories and Fees (Please check the appropriate box. Payment must accompany registration.)

☐ CU Business Group Member credit union fee $295

☐ Affiliate and all other credit union attendees training fee $350

Attendee Payment Information

☐ Credit Card – please choose one ☐ Visa ☐ Mastercard

☐ Check Enclosed

Card Number ______________________________ Exp Date ______________________

Security Code (last 3 digits on back of card) ______________________ Billing Zip Code ______________________

X Signature____

Total Payment Enclosed / Authorized $ ______________

Cancellations – All cancellations must be made in writing or via email. Cancellations within 30 days of the program will be charged a 15% administrative fee. Cancellations within 7 days of the program will be charged 50% of the normal fee.

E-mail form to: Rochelle Kilbourne at rkilbourne@cubg.org **Fax form to:** 503-230-8857

Mail form to: CU Business Group PO Box 19359 Portland, OR 97280