



Board and Business Loan Committee Training

Program Level: Basic to Intermediate

Delivery Method: Group-Live or Via Webcast

Prerequisite: Basic understanding of business lending and roles and responsibilities

Advanced Preparation: Review your credit union's business loan policy

Target Audience: Credit Union Board and Business Loan Committee Members

This course is designed to give key decision makers the information and knowledge they need to successfully oversee your credit union's business lending program.



About the course:

- Review MBL regulations and important regulatory issues
- Understand the primary functions of a business loan committee
- Distinguish between the different types of business loans
- Understand the key underwriting criterion
- Review and understand balance sheets and income statements
- Learn about the importance of cash flow, how to calculate it and other key financial ratios
- Understand environmental and appraisal issues and how they can affect the loan decision
- Gain an understanding of the credit presentation
- Discuss portfolio management techniques including risk monitoring, concentrations, and problem loan monitoring.
- Review a case study

A portion of each presentation will be customized to address specific needs at your credit union. Each attendee will receive a certificate of completion at the end of the course.

Pricing

Pricing is custom, based on your credit union's needs and length of training. Choose from on-site or webinar sessions of 1-2 hours or up to a full day. Contact us at info@cubg.org for more information.