



## Webinar Training on Demand

CU Business Group offers comprehensive, concise training courses on business services in a convenient webinar format. The following sessions have been recorded and are available for purchase to view at your credit union's convenience:

Course Level	Course Title
<input type="checkbox"/> Introductory	CU Business Group's Portfolio Risk Manager <b>**FREE**</b>
<input type="checkbox"/> Introductory	The Basics of Buying and Selling Loan Participations <b>**FREE**</b>
<input type="checkbox"/> Introductory	Enhancing the CUBG Underwriting Process <b>**FREE**</b>
<input type="checkbox"/> Business Deposits 201	Managing Deposit Fraud Risk
<input type="checkbox"/> Business Lending 102	Closing Loan Documents
<input type="checkbox"/> Business Lending 104	The Basics of Lines of Credit
<input type="checkbox"/> Business Lending 201	Understanding NCUA MBL Regulations
<input type="checkbox"/> Business Lending 202	Commercial Real Estate Appraisals
<input type="checkbox"/> Business Lending 203	Loan Operations, Exam Considerations and Other Must-Know Topics
<input type="checkbox"/> Business Lending 204	Business Loan Participations, New Regulations and Requirements
<input type="checkbox"/> Business Lending 205	Lines of Credit and Interviewing Your Borrower
<input type="checkbox"/> Business Lending 206	Faith Based Lending
<input type="checkbox"/> Business Lending 301	HOT TOPICS in Environmental Due Diligence
<input type="checkbox"/> Business Lending 302	Taking Care of the House...Business Loan Portfolio Management
<input type="checkbox"/> Business Services 101	Effective Interviewing
<input type="checkbox"/> Business Collections 201	Basic Collections & Dealing With Problem Loans
<input type="checkbox"/> Business Collections 301	Advanced Collections, Foreclosures & Dealing With Problem Loans
<input type="checkbox"/> Business Collections 401	Avoiding Lender Liability in the Collections Process

**Fees:** CUBG recorded webinar sessions are \$129 each, unless otherwise indicated.

**Purchase:** You may purchase any of the above sessions by completing the registration form below and faxing it to CUBG at 503-230-8857 or emailing it to [education@cubg.org](mailto:education@cubg.org).

**System Requirements:** The webinar recording will be delivered as a .wmv, or .arf file, accompanied by handouts in PDF format. There will be no limit on the number of times the session may be viewed by your credit union.

**Proprietary Information:** These training sessions include proprietary information owned by CU Business Group. The recordings, handouts and the content are not to be shared outside of the purchasing credit union.

Name \_\_\_\_\_ Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Office Phone (\_\_\_\_\_) \_\_\_\_\_ Office Fax (\_\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_

### Attendee Payment Information

Credit Card – please choose one     Visa     MasterCard                       Check Enclosed

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X Signature \_\_\_\_\_ Total Payment Enclosed / Authorized \$ \_\_\_\_\_



## **Introductory: CU Business Group's *Portfolio Risk Manager***

As your MBL portfolio grows, risk monitoring becomes labor-intensive and costly. CU Business Group's ***Portfolio Risk Manager*** helps you foresee potential issues with your member business loans before they become problems. The ***Portfolio Risk Manager*** is an automated system that provides a risk monitoring snapshot of every loan in your portfolio. You can:

- See how your business members are paying other creditors
- Identify negative payment and financial trends in your MBL portfolio
- Produce portfolio summary reports and drill-down into loan details quickly and easily

Suggested audience: Management and Business Loan Officers responsible for the business lending program and risk monitoring.

## **Introductory: *The Basics of Buying and Selling Loan Participations***

Participation loans are an effective tool to manage risk and increase return for your credit union. Participations are also effective tools for managing liquidity and regulatory caps. CU Business Group's *The Basics of Buying and Selling* is designed to provide credit unions with a clear picture of the entire process when using CUBG's participation network. Some of the topics covered in this course include:

- Overview of CUBG's participation program
- Network parameters
- The mechanics of a participation (buyer and seller perspectives)
- Accounting for participations
- Typical timing and other transaction requirements

Suggested audience: Management and individuals involved in funds/risk management and senior business services staff.

## **Introductory: Enhancing the CUBG Underwriting Process**

This new webinar gives your lending and field staff an in-depth look at the CUBG underwriting process. During the webinar we'll clarify the process and discuss how you can make the approval process even quicker for your members. After this webinar you will: Have a better understanding of the different underwriting services available to you, thoroughly understand what makes up a complete loan package, have fewer info follow up requests and be more efficient at handling your members' loan requests.

Suggested audience: Lenders, Business Development Officers, Branch Managers, all others involved in taking loan applications at your credit union.

*Special Pricing: There is no charge to credit unions for this course*



## **Business Deposits 201 – *Managing Deposit Fraud Risk***

In CU Business Group's *Business Deposits 201* you heard that managing deposit risk is just as important as managing credit risk. This session will review important questions to ask when opening a business deposit account as well as provide resources for verifying your business members' information. Some of the topics covered in this course include:

- Sources for research before the interview
- Interview points designed to detect fraud
- Red flags that point out potential fraud
- Sample fraudulent documents

Suggested audience: Operations/compliance staff, branch managers, new accounts and any member service staff who open business deposit accounts.

## **Business Lending 102 – *Closing Loan Documents***

CU Business Group's *Closing Loan Documents* will familiarize your staff with the documents needed to close a member business loan. Participants will learn the specific uses of each form, the general closing process and the information included in the closing package. The webinar will cover various loan documents normally used in a member business loan package such as:

- Promissory Note
- Commercial Loan Agreement
- Guaranty
- Deed of Trust / Mortgage
- Security Agreement
- UCC Financial Statement

Suggested audience: Management, business loan officers, branch managers, and other staff who will close loans with members.

## **Business Lending 104 – *The Basics of Lines of Credit***

This basic webinar is designed to familiarize loan officers with the terms and purpose of various forms of short-term lending with a focus on revolving lines of credit. This introductory webcast will provide the participant with a high level overview on how to determine whether a revolving line of credit is the appropriate product to meet a members needs and touch on:

- Acceptable types of collateral
- Documents needed to determine eligibility for this type of short-term financing
- Risks associated with lines of credit

Suggested audience: Business Loan and Business Development Officers, loan committee members.



## **Business Lending 201 – Understanding NCUA MBL Regulations**

In CU Business Group's *Understanding NCUA Member Business Loan (MBL) Regulations*, CUBG's experienced underwriters will discuss the application of all the pertinent regulations to your MBL program. This course is excellent for staff that are new to business lending, or as a refresher for more experienced staff. The webinar will center on NCUA Part 723 Member Business Loans. Specific regulations covered include:

- Part 722 Appraisals
- Part 723 Member Business Loans
- Part 742 Regulatory Flexibility Program
- §701.21 Loans to Members and Lines of Credit to Members
- §701.22 Loan Participation

Suggested audience: Management, business loan officers and credit committee members.

*Note: This session will focus on Federal member business loan regulations; however the content of this webinar will also benefit state chartered credit unions as most states follow federal regulations closely.*

## **Business Lending 202 – Commercial Real Estate Appraisals**

Appraising commercial real estate requires a higher standard of certification and additional analysis in the appraisal report. This session will provide an in-depth discussion of the key areas and differences you'll find in appraisals for business purpose loans. You'll also gain some important tips for managing the appraisal review process and controls within your program. Specific topics for this session include:

- When is it appropriate to order a commercial real estate appraisal
- NCUA Regulation Part 722 Appraisals
- Uniform Standards of Professional Appraisal Practice (USPAP)
- Appraiser certification and your credit unions due diligence
- Different types of appraisals and valuation approaches

Suggested audience: Management, business loan officers and credit committee members.



## ***Business Lending 203 – Loan Operations, Exam Considerations, and Other Must-Know Topics***

Managing the risks associated with your business lending program is essential to loan quality as well as satisfying exam and audit requirements. This course will outline key aspects of business lending operations that help manage the major risks in business lending:

- How to set up operations to minimize credit risk
- Reports and processes to address liquidity risk
- Pricing considerations to manage interest rate risk
- Necessary areas to ensure compliance risk is managed
- Considerations to avoid reputation risk

In addition, we will include an overview of what we know are areas of focus of regulators. This session is sure to provide practical information to help your business program.

Suggested audience: Management, operations and key lending staff responsible for risk management in a member business lending program.

## ***Business Lending 204 – Business Loan Participations, New Regulations and Requirements***

Business loan participations are an excellent way to diversify your portfolio, increase yields and manage the balance sheet. Participations also carry significant risk, especially in today's economic environment. Because of increasing volumes of participations, the NCUA recently issued Letter Number 08-CU-26 which provides guidance to credit unions and examiners on running a successful participation program.

Business Lending 204 will outline major aspects of these new regulations and the action steps needed for credit unions to comply. Specific topics include:

- Examiner definition of participation risks for both buying and selling credit unions
- What credit unions need to state in their MBL and participation policies
- Due diligence required in running a business loan participation program
- Risk measurement, monitoring and control for participation transactions

CU Business Group experts will also provide an overview of how the CUBG participation network complies with these regulations.

Suggested audience: This information is essential for credit unions currently buying or selling participations, or those considering it.



## **Business Lending 205 – Lines of Credit and Interviewing Your Borrower**

This webinar is designed to train loan officers on gathering information from business members seeking lines of credit. This session will provide the participant with information on what documentation is needed from the business member and the appropriate information to gather in the interview process including:

- Ownership information
- Purpose of the loan
- Business marketing niche
- Seasonal or cyclical factors in product or service

Suggested audience: Business Loan and Business Development Officers, Loan Committee Members.

## **Business Lending 206 – Faith Based Lending**

Faith based lending is a specialized type of lending. This webcast will provide you with additional information for working with your faith based borrower, including:

- Understanding your borrower
- Specific questions to ask your borrower
- What information is required for a faith based loan
- Additional items you need to consider

Suggested audience: Management, business loan officers, branch managers, and other staff who will take the loan applications from members.

## **Business Lending 301 - HOT TOPICS in Environmental Due Diligence**

Environmental concerns are a significant area of review in commercial real estate transactions. In this session CU Business Group's senior underwriters will cover the appropriate due diligence to reduce environmental risk on real estate secured member business loans. The discussion will include a review of common environmental reports ranging from Environmental Data Resources, Inc ("EDR") reports to Phase II Environmental Site Assessments ("ESA"). Specific topics covered will include:

- Why you need to discover environmental issues before you make the loan
- What's included in the various environmental reports
- The *All Appropriate Inquiries* ("AAI") rule
- The *Innocent Landowner Defense*
- Specific examples of contamination via photos and stories

Suggested audience: Management and individuals who directly influence, manage, and market the business services program at your credit union.



## ***Business Lending 302 – Taking Care of the House...Business Loan Portfolio Management***

Managing your portfolio is a key component to risk management of your member business loans. This course will focus on the why and how of managing your portfolio, and the desired outcomes of a successful portfolio management process. The following areas will be covered as they relate to portfolio management:

- Board of Director Oversight
- Portfolio Management Strategies
- Information Systems
- Market Analysis
- Credit Standards
- Stress Testing and Sensitivity Analysis
- Risk Review

Suggested audience: Management and key staff responsible for business lending, finance and accounting.

## ***Business Services 101 – Effective Interviewing***

Conducting an effective interview with a business member is a key component of a successful business services program. Our training centers around the following interviewing tools and techniques:

- Key questions and techniques to help staff learn about the member and their business
- Open/closed and other types of questions – how to best choose your question and why
- Specific questions to identify lending opportunities and clarify financing possibilities
- Detailed questions that will lead to the best deposit product package
- The sales process and what to do with the information from the interview

Suggested Audience: Management, business loan officers, branch managers, new accounts, and any front line staff that will talk with members regarding business loans and deposits.



## ***Collections 201 – Basic Collections & Dealing With Problem Loans***

This basic webinar will familiarize your staff with the early warning signs of problem loans and give an overview of the collections process. Attendees will learn the steps of dealing with problem loans, from gathering the facts and assessing the situation to creating a plan to work with the borrower and guarantor.

Suggested audience: Management, business loan officers and credit committee members.

## ***Collections 301 – Advanced Collections, Foreclosures & Liquidations***

This webinar discusses each of the major types of collection processes associated with business loans and gives a detailed overview of each, including past due payment collections, bankruptcies, foreclosure and repossessions and more. Participants will learn the basics of what each process is and how it works. We will also review loan loss reserve adequacies and loan charge-offs and recoveries.

Suggested audience: Management, business loan officers and credit committee members.

## ***Collections 401 – Avoiding Lender Liability in the Collections Process***

This advanced webinar will review lender liability and the pitfalls your credit union should avoid when it comes to problem business loans. This session will also focus on the concept of good faith and the ten rules of lender liability and how to apply them in day-to-day interactions with borrowers.

Suggested audience: Management, business loan officers and credit committee members.