



**Earn up to 5 CPE Credits**

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## ***The Nuts 'n Bolts of Advanced Loan Officer Development***

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**Program Level:** Basic

**Delivery Method:** Group-Live

**Prerequisite:** Basic understanding of business lending

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

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**Target Audience:** Loan officers, branch management and staff that are involved in business lending

This advanced course is designed to help your staff take the next step in building your business loan program. Join us as we teach credit union business lending professionals how to sharpen and enhance their negotiation skills and be proactive and effective lenders in your market.

In this one-day course you will:

- Gain the knowledge and confidence you need to compete for business loans
- Find out how you can best prepare for taking business loan applications
- Uncover the tricks your competitor's loan officers use
- Learn how to negotiate rates, covenants, terms, and fees
- Discover the negotiating tactics that applicants have been using on you
- See what part personality styles play in the application process
- Learn the different tools you have available to close a deal

**To register, complete the registration form and fax to (503) 230-8857. Call 866-484-2876 for questions.**

**2010 Course Dates and Locations**

**May 25<sup>th</sup>, 9am –3pm**

**CU Business Group Headquarters**  
8909 SW Barbur Blvd., Suite 200  
Portland, OR 97219

**Course Fee:** \$149 for CUBG Members, \$199 for all others



Mike Mucilli, CUBG  
Instructor.

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. For more information regarding administrative policies such as complaint or refund, please contact our office at (866) 484-2876.



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## ***The Nuts 'n Bolts of Commercial & Industrial Lending***

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**Program Level:** Basic

**Delivery Method:** Group-Live

**Prerequisite:** Basic understanding of business lending

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

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**Target Audience:** Lending and branch staff, business development officers and management involved in business lending

Many businesses need financing for equipment, inventory, or working capital. Find out how you can help your business members with their term loan and line of credit needs. Join CU Business Group for an in-depth training focused on commercial and industrial lending.

In this one-day seminar you will learn to:

- Safely and profitably lend on different types of non-real estate assets
- Properly structure equipment, inventory, and receivable loans
- Determine when lines of credit are more appropriate than term financing
- Calculate and interpret ratios, and see how they play into the loan decision
- Monitor and perfect different types of collateral

**To register, complete the registration form and email to [education@cubg.org](mailto:education@cubg.org) or fax to (503) 230-8857. Call 866-484-2876 for questions.**

**2010 Course Dates and Locations**

**May 26<sup>th</sup>, 9am –3pm**

**CU Business Group Headquarters**  
8909 SW Barbur Blvd., Suite 200  
Portland, OR 97219

**Course Fee:** \$149 for CUBG Members, \$199 for all others



Mike Mucilli, CUBG  
Instructor.

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## ***The Nuts 'n Bolts of Tax Analysis for Sole Proprietors***

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**Program Level:** Basic

**Delivery Method:** Group-Live

**Prerequisite:** Basic understanding of Business Lending

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

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**Target Audience:** Loan officers, branch staff, and management involved in consumer and business lending for sole proprietors

Small businesses are the focus of credit union lending all over the country. Join CU Business Group for an in-depth training on what you need to know when reviewing loan applications from self-employed borrowers. A great class for consumer loan officers and business lenders.

In this one-day seminar you will learn to:

- Interpret all of the different tax returns and schedules used by small businesses
- Understand and discover the difference between Sole Proprietors, S-Corps and LLCs
- Calculate cash flow and pertinent financial ratios
- Learn the effects of different depreciation methods
- Apply what you have learned to real life examples and case studies

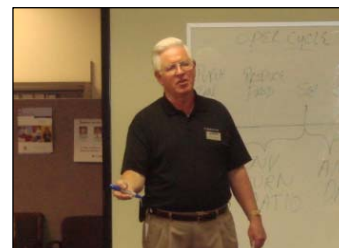
**To register, complete the registration form and email to [education@cubg.org](mailto:education@cubg.org) or fax to (503) 230-8857.  
Call 866-484-2876 for questions.**

### **2010 Course Dates and Locations**

**May 27<sup>th</sup>, 9am –3pm**

**CU Business Group Headquarters**  
8909 SW Barbur Blvd., Suite 200  
Portland, OR 97219

**Course Fee:** \$149 for CUBG Members, \$199 for all others



Dan Hutchison, CUBG  
Instructor.

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## ***Nuts 'n Bolts Course Series***

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### **MEET THE CUBG INSTRUCTORS**

#### **Michael Mucilli, Senior VP/Senior Business Services Officer**

***32 Years Experience***



Michael brings over 30 years of banking, commercial lending and sales experience to CUBG. 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, 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**

***39 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**

***17 Years Experience***



Mike has over 17 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.



## **Nuts 'n Bolts of Education Series**

### **Course Registration Form**

**CU Business Group Headquarters – Portland, Oregon:**  
8909 SW Barbur Blvd., Suite 200  
Portland, OR 97219

- May 25 – Nuts 'n Bolts of Advanced Loan Officer Development
- May 26 – Nuts 'n Bolts of Commercial & Industrial Lending
- May 27 – Nuts 'n Bolts of Tax Analysis for Sole Proprietors

*Please complete separate registration forms for each attendee.*

#### **Attendee Information**

Name  Mr.  Mrs.  Ms. \_\_\_\_\_

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 Members:

- Single Course Fee – \$149       Two Course Package – \$279       Three Course Package – \$399

##### CU Business Group Affiliates and all others:

- Single Course Fee – \$199       Two Course Package – \$369       Three Course Package – \$549

#### **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 \_\_\_\_\_

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:** [education@cubg.org](mailto:education@cubg.org)      **Fax form to:** 503-230-8857  
**Mail form to:** CU Business Group      PO Box 19359      Portland, OR 97280