



The Nuts 'n Bolts of Business Deposits

Target Audience:

- Branch and other member contact staff that work with business deposit accounts and other package products
 - Loan officers that are involved in cross-selling business deposit products
 - Management personnel involved in administering business deposit operations and member services
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CUBG's complete Business Deposit operations training program is full of information on everything from business deposits and target marketing to procedures and package products. We'll address the critical knowledge needed to set up and open new accounts for all kinds of businesses, the starting point for controlling depository risk and ensuring compliance, plus the following topics and more:

- Identifying your target market and niches.
- The basic business products and pricing considerations.
- Deposit administration and systems functionality.
- Business legal entities.
- New accounts desk—procedures and interviewing.
- Teller row operations and procedures.
- Package products to round out the business deposit program.

After this session you will...

- Have a better understanding and comfort level with business deposit products
- Be more confident when talking to business owners
- Understand the various types of business legal entities
- Gain knowledge in the key elements of package products

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



Dan Hutchison and Mike Mucilli,
CUBG Instructors.

2010 Course Dates and Locations

TBA

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

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.



Earn up to 5 CPE Credits

The Nuts ‘n Bolts of Business Lending

Program Level: Basic

Delivery Method: Group-Live

Prerequisite: Basic understanding of accounting and your core system

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

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

Presented in an efficient five-hour format, this course is designed specifically to teach credit union professionals more about the basics of running a business lending program. The general curriculum includes:

Cash Flow Analysis

Understand the different types of business tax returns and how to use the data in your credit analysis. Explore the basics of converting tax returns and financials into cash flow statements.

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.

Loan Types, Structures and Pricing

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

Collateral

Learn the loan to value regulations and know what is prudent for your credit union. Also learn about cross-collateralization & hypothecation, as well as marketability and liquidation values.

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.

Declines

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

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Dan Hutchison, CUBG Instructor.

2009/2010 Course Dates and Locations

TBA

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CU Business Group, LLC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Web site: www.nasba.org



Earn up to 5 CPE Credits

The Nuts 'n Bolts of Cash Flow Analysis

Program Level: Basic

Delivery Method: Group-Live

Prerequisite: Basic understanding of accounting

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

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

This power-packed business lending course is designed specifically for credit union lending staff who wants to learn more about analyzing tax returns and assessing cash flow. The general curriculum includes:

Balance Sheet and Income Statement Analysis

Learn how to uncover creative accounting, and the effects of misclassification.

The Business Operating Cycle

Learn to effectively assess a business's need for financing through asset conversion and capital asset cycles.

Cash Flow Analysis

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

We will also cover the different types of tax returns and the important elements of each and teach you how to pick out the relevant data from small business tax returns and use it in your credit analysis.

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.

Estimating Financial Need

Don't over-lend...or under-lend! Learn the formulas, tools, and knowledge you need to estimate your applicant's financial need.

Group Exercises

Plenty of case studies and hands-on calculating from actual tax returns.

To register, complete the registration form and fax to (503) 230-8857.

Call 866-484-2876 for questions.

2010 Course Date and Location

April 29, 9am – 3pm – Marine Federal Credit Union

4180 Western Boulevard
Jacksonville, North Carolina 28546

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



Mike Mucilli, CUBG Instructor.

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Nuts 'n Bolts of Cash Flow Analysis

Course Registration Form

April 29, 2010

Marine Federal Credit Union
4180 Western Boulevard
Jacksonville, North Carolina 28546

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:

Course Fee - \$149

CU Business Group Affiliates and all other credit unions:

Course Fee - \$199

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

Fax form to: 503-230-8857

Mail form to: CU Business Group

PO Box 19359

Portland, OR 97280