



March 2010 Update

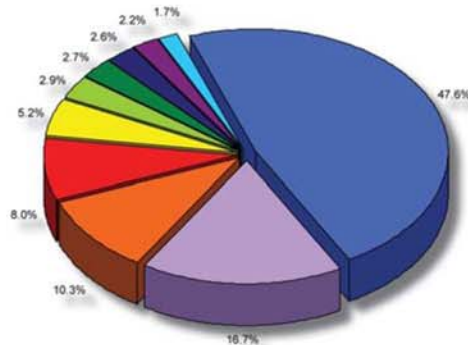
Dear CUBG Credit Unions,

Welcome to the second CU Business Group Update. You'll find a variety of valuable information in this edition, including news about a new participation offer, a new webinar, compliance alerts and more. Also, be sure to check out this month's education and training schedule to the right, and our just-released [2nd quarter webinar schedule](#) on our website.

Enjoy, and please feel free to contact us with any questions or concerns you may have by replying to this email. We welcome your feedback.

Loans Underwritten By CUBG

CU Business Group recently conducted an analysis of the types of loans our credit unions send us for review and the size of credit unions we serve. We found that 47.6% of the loans we review are for income property. [Click here](#) to learn more!



CUBG Participation Network Offer

Interested in participations?

Check out the latest participation to be offered through CUBG's network. [Click here](#) for details on this offer with a **6.45% net yield to participants!**

New CUBG Webinar

Join us Friday, March 12th at 10:00 am Pacific for our newest webinar - **Business Lending 205, Lines of Credit and Interviewing Your Borrower.**

This session is designed to train loan officers on gathering information from business members seeking lines of credit. Participants will learn what documentation is needed from the business member and what to gather from the member during the interview process, including ownership information, purpose of the loan and more.



Interested in learning more or registering to attend? [Click here.](#)

Upcoming Training

In-Person Training:

- [Analyzing Business Loans](#)
- March 30 - April 1, San Antonio, TX
- April 26 - 28, Jacksonville, NC

- [Nuts 'n Bolts of Cash Flow Analysis](#)
April 29, Jacksonville, NC

Webinars:

- [CUBG Products and Services Overview](#)
March 10, 10 a.m. Pacific

- [Lines of Credit and Interviewing Your Borrower](#)
March 12, 10 a.m. Pacific

- [Advanced Collections, Foreclosures & Liquidations](#)
March 15, 11 a.m. Pacific

- [The New Accounts Desk](#)
Feb. 18, 12 p.m. Pacific

- [Taking Care of the House...Business Loan Portfolio Management](#)
March 22, 10 a.m. Pacific

- [Business Loan Participations, New Regulations & Requirements](#)
March 26, 9 a.m. Pacific

- [HOT TOPICS in Environmental Due Diligence](#)
March 31, 11 a.m. Pacific

Quick Links

- [Weekly Rates](#)
- [Webinar Training](#)
- [Regional Training](#)

CUBG's 2010 National Business Services Conference

Compliance Alerts

CU Business Group has two compliance alerts to share with you.

The first is a reminder about credit unions' responsibility to identify and report member business loans secured by residential real estate that are subject to the **Home Mortgage Disclosure Act**. [Click here](#) for this important reminder.

The second relates to **Regulation E** and new rules on what a credit union must do before charging a fee for the payment of overdrafts on ATM transactions or one-time debit card transactions. [Click here](#) to learn more.

Sincerely,

CU Business Group

Save the Date!

This year's national conference will be held **August 23 - 25, 2010** in Portland, Oregon. We hope you can join us!