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## ***The Nuts 'n Bolts of Business Deposits***

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### **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 Date and Location**

**October 26th, 9am–3pm**

#### **GTE Federal Credit Union Training Center**

711 East Henderson Avenue  
Tampa, Florida 33602

**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 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**

**October 27th, 9am-3pm**

### **GTE Federal Credit Union Training Center**

711 East Henderson Avenue  
Tampa, Florida 33602

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



Mike Mucilli, CUBG Instructor.

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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](http://www.nasba.org)*



**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 Date and Location**

**October 28th, 9am–3pm**

**GTE Federal Credit Union Training Center**

711 East Henderson Avenue  
Tampa, Florida 33602

**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.



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

### **Course Registration Form**

**GTE Federal Credit Union Training Center – Tampa, Florida:**  
771 East Henderson Avenue  
Tampa, Florida 33602

- October 26 – Nuts 'n Bolts of Business Deposits
- October 27 – Nuts 'n Bolts of Cash Flow Analysis
- October 28 – Nuts 'n Bolts of Advanced Loan Officer Development

*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