



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.

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



Dan Hutchison, 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.

2010 Course Dates and Locations

July 13th, 9am –3 pm

Cornerstone Financial CU

1701 21st Avenue South

Nashville, TN 37212

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

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 Dates and Locations

July 14th, 9am –3 pm

Cornerstone Financial CU

1701 21st Avenue South
Nashville, TN 37212

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



Mike Mucilli, CUBG Instructor.

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Earn up to 5 CPE Credits

The Nuts 'n Bolts of Advanced Loan Officer Development

Program Level: Basic

Delivery Method: Group-Live

Prerequisite: Basic understanding of business lending

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

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 25th – CU Business Group
Portland, Oregon**

**July 15th – Cornerstone Financial CU
Nashville, Tennessee**

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



Mike Mucilli, CUBG
Instructor.

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Nuts 'n Bolts Course Series

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 Education Series

Course Registration Form

CU Business Group – Portland, Oregon:
8909 SW Barbur Boulevard
Portland, Oregon 97219

Cornerstone Financial CU – Nashville, Tennessee:
1701 21st Avenue South
Nashville, Tennessee 37212

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

- July 13 – Nuts 'n Bolts of Business Lending
- July 14 – Nuts 'n Bolts of Cash Flow Analysis
- July 15 – 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

Mail form to: CU Business Group

Fax form to: 503-230-8857

PO Box 19359

Portland, OR 97280