



# Consumer Lending for Commercial Lenders

Web Seminar September 17, 2010 \* 12:30-2:30 MT

*“Community bankers are often generalists when it comes to their lending practice and portfolio, and they frequently deal with all types of loans. This new program has been specially developed for commercial lenders who need training in consumer lending principles and practices.”*

Community bankers are often generalists when it comes to their lending practice and portfolio, and they frequently deal with all types of loans. This new program has been specially developed for commercial lenders who need training in consumer lending principles and practices.

This new program was suggested by a frequent webinar participant who desires to gain an understanding of consumer lending from the perspective of a commercial banker.

Community bankers are often generalists when it comes to their lending practice and portfolio, and they frequently deal with all types of loans and customer needs.

When a commercial lender turns his attention to the financial needs of the individuals who own or manage the affairs of commercial borrowers, the credit question changes focus, decision parameters and credit tools. The late Stanley Marcus of Nieman Marcus said it well, “Consumers are statistics, customers are principles.”

Consumer and commercial lending have similarities, but they are also significantly different in many principles and practices. Experienced lenders will receive a strong refresher while new or less experienced bankers will build the skills and perspective needed to deal with a customer’s consumer credit needs. The presentation is low on theory and high on practical and "real world" application.

## Highlights

- How and why consumer lending is a highly desirable component of your bank's loan portfolio;
- Understanding consumer lending risks and rewards;
- Sound consumer lending principles, practices and tools;
- Understanding very significant differences between consumer and commercial lending;
- Consumer loan underwriting and case studies;
- Leveraging income, not capital.

## Audience

All lending personnel will benefit from this program including lenders, credit analysts, branch managers and lending assistants.

## Speaker

Bob Ullom, a nationally known banking educator, brings 40 years of banking and bank management experience to this new program. Bob is president of R.V. Ullom & Company. The company was founded in 1989 with the mission of providing relevant, practical and “real world” educational services to the financial services industry on a nationwide basis. Bob, founding President of two successful start-up banks, has taught more than 100,000 bankers in 38 states over the past 21 years

## What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

An On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase.

Transmission, retransmission or republishing of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

## Check all appropriate boxes

SW2-1285

Webinar/materials (live webinar)  \$250 mem  \$500 nonmem  
 On-Demand Webinar/materials\*  \$270 mem  \$540 nonmem

\*Unlimited online access to a copy of the webinar for 6 months from purchase date

Name \_\_\_\_\_ Title \_\_\_\_\_

Bank \_\_\_\_\_

Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone/FAX \_\_\_\_\_

E-mail \_\_\_\_\_

**Payment Must Accompany Registration - Invoices are Not Provided**

Preferred Payment Method: Online or e-Check

## Four Ways to Register (Payment must accompany registration):

- Online: [www.wyomingbankers.com/education.asp#telephone\\_seminars](http://www.wyomingbankers.com/education.asp#telephone_seminars)
- Fax: Fax complete form with credit card info. to 512/381-1571
- Phone: Call Bankers Ed 888/262-7701 with registration questions
- Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

**Late Registration:** Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for assistance

## Payment Choice (check one):

- Check (make payable to Bankers Ed) **Must accompany registration form**
- AMEX  Discover Card  VISA  Master Card

Card Number \_\_\_\_\_ Security Code \_\_\_\_\_

Signature \_\_\_\_\_ Exp. Date \_\_\_\_\_