



# Consumer Lending for Commercial Lenders

September 17, 2010, 12:30 - 2:30 p.m. (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.

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.

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 customers' 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, and
- Leveraging income, not capital.

### 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.

### Audience

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

*CE Applied: 2.5 hrs. CRCM/CLBB/CPB with the Institute of Certified Bankers*

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\$250 mem

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