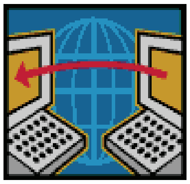

Lending Essentials: Financial Analysis Tools

A Two-Part Webinar Series For All Your Lenders

March 25 & 30, 2010 (12:30 - 2:30 MT)

MONTANA BANKERS ASSOCIATION
Leadership & Advocacy Since 1904

Part 1 - March 25, 2010, 12:30-2:30 MT

Understanding & Using Personal & Business Tax Returns

Tax returns can provide a significant source of information once you understand the format, content and purpose of the many forms and schedules. This fast-paced session will help both consumer and commercial lenders better understand and use tax returns to improve the quality of loan decisions. This program will improve your ability to more fully understand the financial strength of an individual or company. The information presented will also help you improve customer service, protect the bank and enhance career development.

Highlights include:

- The difference between IRS tax return and Generally Accepted Accounting Principles (GAAP)
- The most important questions to ask about tax returns for individuals, corporations and partnerships
- Case study regarding Form 1040 and supporting schedules
- Developing cash flow from a personal tax return
- Evaluating a company's earnings and financial condition using a tax return
- Limitations regarding the use of tax returns
- Easy-to-use forms/worksheets.

Part 2 - March 30, 2010, 12:30-2:30 MT

Cash Flow Analysis

Cash flow repays debt! Without an adequate understanding of "true" cash flows, it is impossible to make sound, disciplined loan decisions. This dynamic webinar has been developed to help lenders better understand cash flow analysis at a more useful and meaningful level. Issues to be presented and discussed include:

- The "true" nature of cash flow in a business: cash flow is NOT net income plus depreciation!
- "E-B-I-T-D-A" is not cash flow, and using this erroneous tool can lead to problems
- How to quickly and easily prepare and use cash flow statements
- The importance of the difference between: operating cash flows, cash flows caused by management discretion and financing flows.

All sessions include ample time for questions and answers

Presenter

Bob Ullom, brings 30 year's commercial lending and bank management experience to his lively sessions. As founding President/CEO of two start-up banks, he led both to sound, profitable status. Bob currently provides training and education in over 35 states.

Audience

The series is taught at the basic level; however, it is appropriate for new and experienced personnel. Consumer and commercial lenders, credit analysts, loan review and department managers will benefit.

CE Applied: 2.5 hours CLBB/CPB with the Institute of Certified Bankers

What is a Web Seminar?

A web seminar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each web seminar registration provides 1 connection to the live web seminar, written materials and access to the Web Seminar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, 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.

Please check all appropriate boxes

Part I - Tax Returns: SW2-1050 March 25, 2010

Webinar/materials (live hookup)
□$250 mem □$500 nonmem
On-demand webinar/written materials*
□$270 mem □$540 nonmem

Part II - Cash Flow Analysis: SW2– 1026 March 30, 2010

Webinar/materials (live hookup)
□$250 mem □$500 nonmem
On-demand webinar/written materials*
□$270 mem □$540 nonmem

*Unlimited online access to a copy of the webinar for
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Phone: Call Bankers Ed at 888/262-7701

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

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