



Managing Problem Loans

Effective Collection Techniques for Consumer Loans, April 9, 2012, 12:30-2:30 MDT
Managing Problem Commercial Loans, April 23, 2012, 12:30-2:30 MDT



Part 1 Effective Collection Techniques for Consumer Loans April 9, 2012, 12:30-2:30 MDT

As consumer delinquencies rise, banks are more and more dependent on their collection (asset quality control) process to manage the bank's level of risk. The collection process represents the ultimate "Sales" job, as we are trying to change the borrower's behavior using persuasion. The rise in bankruptcy filings has had a major negative impact on bank earnings. Today's collection officers must have a solid understanding of the rules and tactics that apply to borrowers filing bankruptcy.

- Strategies for dealing with delinquent accounts.
- Improve telephone collection techniques.
- Comply with fair debt collections practice acts.
- Bankruptcy management practices.

Audience: Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.

Part 2 Managing Problem Commercial Loans April 23, 2012, 12:30-2:30 MDT

Regulators have honed in on the level of impaired loans resulting from over aggressive lending and the economic downturn. Banks are allocating tremendous resources (capital and human) to reducing the level of these loans. Bank boards and management are fully engaged in the process. The successful outcome depends on process, metrics and reporting.

- Early warning signs of problem loans.
- Managing problem commercial real estate.
- Loan Review.
- Loan Grading.
- Workout Strategies.

Audience: Senior lenders and bank officers, loan officers, branch managers, credit analysts, loan review and compliance officers.

Presenter

David Kemp is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. Prior to forming BMI, he served as VP/Director of Credit Services-Cannon Financial Institute. He also delivered credit and sales training to banking associations and financial institutions. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp.

Participant Testimonials

- All of our loan officers attended and benefited.
- Good information. I liked that the speaker discussed differences between small community banks and large banks.
- Speaker was very knowledgeable and included several real scenarios to keep the material interesting.
- Very informative! The materials and visuals complimented each other, and Mr. Kemp was wonderful as always.
- I believe it definitely enhanced the knowledge of our lending staff.
- I learned a lot about workout for problem loans.
- Fantastic! The information provided will be very useful in my job.

Institute of Certified Bankers: This program has not been pre-approved for ICB credit. Attendees may go to <http://www.aba.com/icb/membersreview> for instructions regarding self-reporting. Estimated credits earned: 2.5 hrs. CLBB/CPB relevant instruction.

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Part 1 – Consumer Loans

April 9, 2012

Webcast/Materials (live hookup)

\$250 mem \$500 non-mem

On-Demand Webcast/Materials*

\$270 mem \$40 non-mem

SW2-1045

April 23, 2012

Part 2 – Commercial Loans

Webcast/Materials (live hookup)

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