



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Writing Policies for Loan Workouts & Collections

Thursday, March 18, 2010

2 - 3:30 p.m.

**New Registration
Options!**

Direct Quote from the FDIC: *"The agencies have found that prudent loan workouts are often in the best interest of the bank and the borrower. The agencies have encouraged and will continue to encourage bankers not only to extend new credit to credit worthy borrowers, but also to work in a prudent manner with borrowers who may be facing financial difficulties."*

In fact, it is in every bank's interest to develop a strong policy for loan workouts and collections. This webinar provides sample policy language and explains how you can implement it. The recently-released Interagency Policy Statement for workout guidelines are also addressed. The Participant Manual is available in MS Word, so your bank can easily utilize the sample language to develop policy or to fine-tune your current policy.

HIGHLIGHTS

- Collection procedures, including the Fair Debt Collection Practices Act
- Review a five-step timeline of appropriate actions from 18 days past due to 90 days past due
- Collection practices for different types of loans (e.g., consumer, real estate, commercial, etc.)
- Learn the fine points of the regulatory agencies' recently-released "Workout Guidelines"

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure your bank has a workout and collections policy for your loan and collection officers that passes muster with examiners. You may train as many individuals as you like for one set price. There are no travel costs, no time lost from work, and no one is required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for loan officers, collection officers, loan personnel, compliance officers, and auditors.

ABOUT THE PRESENTER

Ann Brode, Brode Consulting Services, Ravenna, OH, began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Brode is a well-respected presenter and has spoken to audiences across the country for more than 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Brode is the author of *The Bank Deposit Documentation Manual for Front-Line Personnel*, published by Bankers Publishing Company, and is well represented in numerous industry publications.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Writing Policies for Loan Workouts & Collections Webinar
March 18, 2010 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location book-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$245	\$395
	On-Demand Link**	\$245	\$395
	Special Pricing for Live Webinar & On-Demand Link	\$345	\$495
	Special Pricing for Additional Live Webinar Location	\$235	\$385

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Material Delivery Options

Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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Please note: On-demand link is available five days after the webinar date and expires six months after.