

Tuesday, SEPTEMBER 16, 2014

2:00 pm – 3:30 pm Central

Credit memos are generally associated with commercial lending and are used for new loan requests or renewals, periodic financial reviews, and documenting the file for workout situations and associated action plans. The key to writing effective credit memos and loan narratives is to develop consistently detailed presentations that help decision makers fully understand the nature of the borrower/business, as well as the credit relationship and/or the project being financed. It should identify the risks and explain financial data in terms of key line items, material funds flows, trends, and variances in order to paint the picture of the borrower's financial condition, ongoing viability, and capacity to meet obligations and projections. The level of detail and analysis should be appropriate to the complexity and size of the relationship, and should always focus on assessing the overall credit risk to ensure the lender has enough information to make sound credit decisions. This webinar will look at how to develop meaningful write-ups and avoid getting caught in the "form-over-function" trap.

HIGHLIGHTS

- Key elements that should be included in every commercial loan write-up
- Achieving the right risk-based balance – one size does not fit all
- Using tables, graphs, or charts within the narrative to show related entities and ownership structure, display financial trends, and focus the narrative on highlighting critical information and explanations
- Getting beyond the data regurgitation common in credit write-ups – get the back story
- Key financial ratios to consider and what they mean
- Relevant industry trends, geopolitical, regulatory, or other environmental factors that may impact the borrower's or the project's near-term performance and longer-term viability
- Evaluating the borrower's sensitivity to interest rate shocks and stressors on key variables
- Drawing credit risk conclusions and identifying strengths, weaknesses, and mitigants
- Common examiner criticisms of credit write-ups

- **TAKE-AWAY TOOLKIT**
 - Sample credit analysis memorandum format
 - Online resources for industry analysis
 - Employee training log
 - Quiz you can administer to measure staff learning and a separate answer key
 - Attendance verification for CE credits provided upon request

WHO SHOULD ATTEND?

This informative session is designed for commercial lenders, credit analysts, and commercial loan administration professionals.

ABOUT THE PRESENTER – Lisa Zigo, Brode Consulting Services, Inc.

Lisa Zigo began her career as a loan-review specialist at a multi-bank holding company, after receiving a Bachelor's in Finance from Youngstown State University in 1991. She completed her certification in Loan Review, the PBA Commercial Lending School, and the Penn State Management Program. In 2000, Lisa accepted a position with a community financial institution and served as VP and Director of Credit Administration. She became Senior VP and Director of Operations in 2009. Her responsibilities included loan and deposit operations, item processing, IT, vendor management, and compliance.

In 2012, Lisa joined Brode Consulting Services and uses her broad experience and compliance expertise to provide assistance to community financial institutions in loan review, compliance administration and reviews, strategic planning, management assessments and developing programs to manage risk and develop sound internal programs and best practices.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

Member Price **\$230**
NonMember Price **\$275**

The **live webinar** 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 will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts will be emailed to you prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

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2. ON-DEMAND WEB LINK & FREE CD ROM*

Member Price **\$245**
NonMember Price **\$290**

Can't attend the live webinar?
 The archived webinar 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. Approximately one week prior to the webinar, you will receive an email with the archived webinar link. This webinar link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the archived webinar or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

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3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Member Price **\$320**
NonMember Price **\$370**

Options 1 and 2

The archived webinar (including the free CD ROM) may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

***CD ROM for Mac and PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

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TO REGISTER

- **By Mail:** *Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719*
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line:** [Click Here](#) Your Log-In ID Number is the same as your bank's FDIC Cert. Number.

Writing Effective Credit Memos & Loan Narratives - Tuesday, SEPTEMBER 16, 2014

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