



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Director Series: Assessing Credit Risk for Directors

Thursday, July 26, 2018

10 - 11:30 a.m.

One of the most challenging jobs for a director of a financial institution is to analyze, evaluate, then approve or deny loans. Most often, the board has little or no experience in making loans, yet directors are asked to approve the largest and most complex credits. This webinar discusses the most important criteria in making credit decisions with a thorough discussion of the key components and ratios of a strong credit. At the conclusion of this webinar, you have the knowledge needed to make the tough credit decisions you are asked to make.

#### HIGHLIGHTS

- How to assess general credit risk
- How to determine the creditworthiness of a borrower
- Importance of the appraisal
- Standard regulatory guidelines for various loan types
- Credit concentration risk
- Acceptable allowance for loan and lease loss (ALL) methodologies
- A simplistic method for pricing a loan or group of loans

#### TAKE-AWAY TOOLKIT

- Review of a commercial real estate loan
- Loan pricing methodology
- How to find peer information from the Uniform Bank Performance Report (UBPR)
- 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 financial institution directors, C-level officers, and lenders.

#### ABOUT THE PRESENTER

**Gary J. Young is chief executive officer of Young & Associates, Inc.** During 40 years in consulting and 50 years in the industry, he has assisted hundreds of financial institutions from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, management assessments, regulatory concerns, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. Young is a popular speaker due to his practical and valuable insight and has conducted seminars throughout the United States and in Europe. Young is on the board of a community bank, manages a bank investment fund, and is a co-founder of Capital Market Securities, Inc.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

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 allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://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.

**NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.**

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# REGISTRATION FORM

**Director Series: Assessing Credit Risk for Directors Telephone/Webcast**  
**Thursday, July 26, 2018 10 - 11:30 a.m.**

**Choose Your Training Option:**

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
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