



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Credit Analysis & Underwriting Series: Creating Effective Credit Memos & Loan Narratives

Wednesday, March 28, 2018

2 - 3:30 p.m.

Creating consistently effective credit memos is critical to making solid credit decisions. This is the primary, and often only, document that loan committees review before determining whether to approve a loan. It is also the primary source used by regulators and others to evaluate the quality of your bank's commercial loan underwriting. This webinar provides recommendations regarding the appropriate content and format for credit memos, address the principles that should drive credit memo creation, and explain the roles of various staff in creation and review. Although community banks vary in size, organizational structure, and processes, this webinar provides advice that is adaptable to any bank.

HIGHLIGHTS

- Overview of what an effective credit memo/loan presentation should accomplish
 - Credit memo basic content and omissions that often lead to examiner criticism
 - Effectively presenting information to the reader
- General principles regarding the roles of credit analysts, loan officers, and others in the process
- Ensuring the narrative and analysis add value to the credit memo
- Information that should and shouldn't be included in the written narrative
- Building off the credit memo process to conduct and document annual reviews of existing borrowers

TAKE-AWAY TOOLKIT

- Examples of effective (and less-effective) credit memos, each focusing on one aspect of a hypothetical credit memo to demonstrate how the approach can shape a reader's conclusion
- Credit memo content checklist
- 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 credit analysts, analyst managers, heads of credit administration, and commercial lenders. Chief lending officers and chief credit officers directly engaged in overseeing the bank's credit analysis also benefit.

ABOUT THE PRESENTER

Tommy Troyer is the Executive Vice President of Young & Associates, Inc., and manages the company's lending division. In addition to presenting webinars and seminars, he contributes to capital planning, strategic planning, and other management consulting services. He also focuses on topics related to credit risk management, and assists clients with loan reviews, ALLL reviews, credit process reviews, and other lending-related services. Troyer joined Young & Associates, Inc. from the Bank Supervision Group at the Federal Reserve Bank of New York, where he focused on credit risk management practices at supervised institutions. His work focused on the ALLL, stress testing, and risk monitoring and reporting practices. Prior to his time in bank supervision, Troyer worked in the Federal Reserve Bank of New York's Research Group. He holds a bachelor's in economics from Wittenberg University, Springfield, OH.

THREE REGISTRATION OPTIONS

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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.

2. ON-DEMAND WEB LINK**

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