

Credit Processes & Asset Quality Issues: Your Bank's Biggest Risk

WEBINAR OR ON-DEMAND WEB LINK
(LINK INCLUDES FREE CD ROM)

Thursday, April 19, 2012

12 - 1:30 pm PT
1 - 2:30 pm MT
2 - 3:30 pm CT
3 - 4:30 pm ET

The financial regulators are emphasizing processes and systems compared to best practices within the industry. This includes expectations that all financial institutions will establish and implement processes and systems which will identify asset quality issues prior to those issues becoming significant and adversely impacting the bank's capital. This presentation will focus on what regulators look for in the lending function of a financial institution.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- Regulatory expectations for lending
 - Individual loans and loan relationships
 - Loan administrative issues
- Identifying and managing asset quality issues
 - Early warning system
 - Concentration management
 - A formalized loan modification program
 - An OREO management program
- Issues with loan grading: proper assignment of risk grade
 - Risk grading without current financial information
 - Risk grade borrowing entity or global
 - Performing non-performing loans
 - Collateral dependent loans
 - Up-grading of watch list loans

WHO SHOULD ATTEND?

This informative session is directed to executive management, risk managers, senior loan officers, commercial loan officers, loan review staff, auditors, and board members.

MEET THE PRESENTER

**S. Wayne Linder,
Young & Associates, Inc.**



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Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

***CD Rom for pc use only**

Name: _____ Bank: _____

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Phone: _____ Fax: _____

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**Hook up instructions and seminar materials will be emailed approximately
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

Fax registration form, including credit card number to (406) 442-2357.

Important Note if Paying by Credit Card: This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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***NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: CBAO@financialedinc.com

FAX: (406) 442-2357