



Alabama Bankers Association Education
Managing Problem Loans
A Two-part Webinar Series

Webinar ▲ March 1 & March 8, 2010 ▲ 1:30 - 3:30 CT

Part 1 March 1, 2010, 1:30-3:30 CT - Effective Collection Techniques for Consumer Loans

As consumer delinquencies rise, banks are more and more dependent on their collection (asset quality control) process to manage the bank's level of risk. The collection process represents the ultimate "Sales" job, as we are trying to change the borrower's behavior using persuasion. The rise in bankruptcy filings has had a major negative impact on bank earnings. Today's collection officers must have a solid understanding of the rules and tactics that apply to borrowers filing bankruptcy.

- Strategies for dealing with delinquent accounts
- Improve telephone collection techniques
- Comply with fair debt collections practice acts
- Bankruptcy management practices

Audience: Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.

Part 2 March 8, 2010, 1:30-3:30 CT - Managing Problem Commercial Loans

Regulators have honed in on the level of impaired loans resulting from over aggressive lending and the economic downturn. Banks are allocating tremendous resources (capital and human) to reducing the level of these loans. Band boards and management are fully engaged in the process. The successful outcome depends on process, metrics and reporting.

- Early warning signs of problem loans
- Managing problem commercial real estate
- Loan Review
- Loan Grading
- Workout Strategies

Audience: Senior lenders and bank officers, loan officers, branch managers, credit analysts, loan review and compliance officers.

Continuing Education

CE Applied: 2.5 hrs./session CLBB/CPB/CRCM w/the ICB
 CE Awarded: 2 hrs./session w/the TX State Board of Public Accountancy

Speaker

David Kemp is President of Bankers Management, Inc.

Participant Testimonials

Effective Collection Techniques for Consumer Loans

- All of our loan officers attended and benefited.
- Good information. I liked that the speaker discussed differences between small community banks and large banks.
- Speaker was very knowledgeable and included several real scenarios to keep the material interesting.
- Very informative! The materials and visuals complimented each other, and Mr. Kemp was wonderful as always.

Managing Problem Commercial Loans

- I believe it definitely enhanced the knowledge of our lending staff.
- I learned a lot about workout for problem loans.
- Fantastic! The information provided will be very useful in my job.
- Very good information. Well done and easy to use

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar

registration provides 1 connection to the webinar, materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

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Part 1 - Consumer Loans - SW2-1044		March 1, 2010
Webinar/materials (live webinar)	<input type="checkbox"/> \$250 mem	<input type="checkbox"/> \$500 nonmem
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Part 2 - Commercial Loans - SW2-1045		March 8, 2010
Webinar/materials (live webinar)	<input type="checkbox"/> \$250 mem	<input type="checkbox"/> \$500 nonmem
Archive/materials*	<input type="checkbox"/> \$270 mem	<input type="checkbox"/> \$540 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date.

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