

The background of the entire page is a composite image. The top half shows a bright blue sky with scattered white clouds. The bottom half shows a green grassy hill with a two-story brick house featuring a red roof and white-trimmed windows. In the immediate foreground, several large stacks of US dollar bills are piled up, with the top of one stack clearly showing a \$100 bill.

2012 ULCU

LENDING CONFERENCE

Wednesday, Sept. 19, 2012
Thursday, Sept. 20, 2012

Registration..... 8:30 am
Sessions..... 9:00 am - 4:30 pm
Lunch 11:45 am - 12:30 pm

**Utah Credit Union Association
Training Room**

1805 South Redwood Rd
2nd Floor
Salt Lake City, UT 84104

Understanding the Basics of Consumer Lending

Not long ago, the economy was booming. Consumers purchased what they wanted and when they wanted. The housing market was skyrocketing and the consumer's philosophy of buy today and pay tomorrow was for most, a way of life. It was the American way. But then, boom!

Housing values plummeted. Consumer's net worth decreased, lending slowed to a crawl, and the economy screeched to a halt. Consumers started to see that the mentality of borrow, borrow, borrow, was dangerous because it easily could lead a person into financial disaster. Unfortunately, many consumers learn the hard way that borrowing, if not handled properly, can get one into financial difficulty and often into bankruptcy.

This two day program will take participants from the philosophy of consumer lending, all the way through how to make a solid loan decision that benefits both the member and the credit union.

DAY ONE Wednesday, September 19th

During day One participants will:

- Learn the Philosophy of Consumer Lending
- Learn Why a Credit Union Offers Consumer Loans
- Review Various Consumer Lending Regulations
- Gain an Understanding of Risk Based Lending
- Work the Lending Mathematics Required to Make a Solid Loan Decision
- Look at the Issue of Ethics in Lending
- Become Familiar with the Various Consumer Loan Products
- Recognize what the Member Prefers Usually Differs from what the Credit Union prefers.
- Learn Techniques to Build Member Relationships with Loan Products
- Learn the Role an Individual's Values Play in Lending
- Learn How to Effectively Communicate with Members During the Loan Interview

DAY TWO Thursday, September 20th

During the second day participants will:

- Learn the Application Process and the Various Application Types
- Explore the Various Documents Associated with the Credit Investigation
- Learn About the Two Most Important Financial Reports
- Gain Information on Credit Reports and How to Read Them
- Learn the Decision Processes and Why the Letter "C" is Most Important
- Know the Red Flags Associated with Lending
- Understand Credit Scores
- Learn the 4 Types of Collateral and How They Relate to Loan Amount
- The Challenges in the Loan Interview
- Make Decisions on Sample Credit Applications

So, **bring a calculator, blank consumer loan applications**, and be prepared for a down to earth exploration on consumer credit. Whether you are new to lending or have some experience, don't miss this opportunity.



FEATURING — John Baptista Jr.

John Baptista Jr. has taught a countless number of individuals like yourself. His down to earth, practical approach to teaching, allows individuals to learn skills they can readily put to use. A nationally recognized training company writes "His workshops are an effective blend of presentation and hands-on participation. And his caring, energetic training style is a plus you'll appreciate." Often described as the "Best there is to offer", John brings laughter, fun and most of all his ability to get others to learn.

John's experience spans over 34 years in and around the financial industry, 29 years in management, and over 35 years of customer relations. His "real world" experiences provide a new learning dimension to each of his programs. His teaching experience includes over 4 years at the College level and over three decades as a presenter of seminars which makes his programs tops.

He is an alumnus of the University of Southern California and the University of San Diego.

Registration Information

Please complete registration by **Fri., September 7, 2012.**

Please Note: No-shows and/or cancellations received after Sept. 7, 2012 will be invoiced for the full registration fee. Substitutions are welcome!

You can register for the Lending Conference by using one of the following methods:

Mail • Fax • Email

A. Fill out the form below

You may photocopy this form for multiple registrations. Send in your registration information using one the methods listed below.

Mail: Utah Credit Union Association
Attn: Marilyn Pearson
1805 S Redwood Road, Suite 200,
Salt Lake City, UT 84104

Fax: 801-975-9301

Email: mp@utahscreditunions.org

B. Send in your payment

Please make your check payable to:

Utah Credit Union Association

and mail to:

Utah Credit Union Association,
Attn.: Marilyn Pearson,
1805 South Redwood Road, Suite 200,
Salt Lake City, UT 84104

Conference Cost

Both Days

\$600. or (4) prepaid training certificates

**Wednesday, September 19 only OR
Thursday, September 20 only**

\$300. or (2) prepaid training certificates

Online

A. Register at www.utahleague.com

1. Direct your browser to **www.utahscreditunions.org**
2. Log into the site.
If you don't have a login name and password or want to register someone other than yourself, please contact Stephen Nelson at sn@ulcu.com for instructions.
3. Click on the "**Events**" tab at the top.
4. In the list of events, find the "**Lending Conference**" event, and click on it.
5. Click on the "**Individual Registration**" button.
6. Click on the "**Register for this event**" button.
7. You're done!

B. Send in your payment

Please make your check payable to:

Utah Credit Union Association

and mail to:

Utah Credit Union Association,
Attn.: Marilyn Pearson,
1805 South Redwood Road, Suite 200,
Salt Lake City, UT 84104

Participant Information

Credit Union: _____

Credit Union Contact: _____

Phone number: _____

Participant Name: _____

Email _____

☐ Both days \$600. per person

☐ Wed, Sept 19 or ☐ Thur, Sept 20 \$300. per person

Participant Name: _____

Email _____

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Email _____

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☐ Wed, Sept 19 or ☐ Thur, Sept 20 \$300. per person

Payment Summary

Total Amount \$ _____

and/or Training Coupons # _____
(2) per person, per day

Thanks to our credit union family sponsors

