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**2014**

**Fall Educational Offerings**

  
Michigan Bankers Association

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## 2014 Fall Educational Offerings

MBA educational offerings are constantly evolving, so be sure to visit [mibankers.com](http://mibankers.com) and select Education/Events for a complete listing. **Not finding a topic you need? Please contact us!**

**Tuesday, October 14**

### A Fair Lending and UDAAP Update

Fair lending has never been more critical for financial institutions. The expectations from the regulatory agencies have increased in recent years driven by the Dodd Frank Act, creation of the Consumer Financial Protection Bureau (CFPB), and ever increasing enforcement action penalties, among others. Banks must have effective compliance programs that evaluate and mitigate risk, including sophisticated statistical analytics capabilities. Includes:

- Introduction to the risk-based fair lending examination
- Fair lending regulatory background
- Overview of associated discriminatory practices
- The CFPB 2013 ECOA Exam Procedures
  - Setting the scope of a fair lending audit
- Performing a fair lending compliance management review
- Fair lending audit procedures
- Fair lending case studies
- Introduction to UDAAP
- UDAAP audit procedures
- UDAAP case studies

This seminar also includes proxy analyses and program expectations, plus increased enforcement UDAAP enforcement and new trends.

#### Who Should Attend:

This seminar is primarily designed for internal auditors, lenders and compliance officers; however, other bank loan staff may also find the seminar informative from a practical approach.

#### Presenter:

Carl Pry, CRCM, CRP, Treliant Risk Advisors

**Wednesday, October 15**

### Principles of Loan Documentation

This seminar is designed to help those who make, manage or review loans become “proactive” in minimizing loan losses.

The seminar will illustrate how to:

- Perfect security interests under Revised Article 9 of the UCC
- Examine major recent amendments to Article 9 of the UCC
- Identify the borrower and document the authority to borrow
- Understand and deal effectively with various entity types (ptsp, corp, LLC)
- Understand contract basics: notes, security agreements, mortgages, pledges and other essential loan contracts
- Use commitment letters
- Understand the implications of loan default(s)
- Protect against tax liens and other conflicting encumbrances
- Understand bankruptcy implication
- Recognize and prevent violations of ECOA

#### *Essentials of Article 9 of the Uniform Commercial Code*

The course will examine the most common problems encountered with UCC Article 9 and provide practical guidance in critical areas, including:

- Impact of 2010 Amendments effective July 1, 2013
- Basic scope of Revised Article 9
- Collateral classification and description under Revised Article 9
- Perfecting security interests in deposit accounts under Revised Article 9
- Cover, in detail, the “where to file” rules under Revised Article 9
- Creating enforceable security interests in various types of collateral
- Different perfection methods under Revised Article 9 and when to use them
- Lien priorities and lien searches
- Enforcing unperfected security interests
- Gaining priority through purchase money transactions

#### *Real Estate Mortgages/Deeds of Trust*

Participants will learn the basic requirements of securing loans with real estate, examining such problems as perfection, future advance clauses and loan renewals. Participants will be exposed to proper “due diligence” procedures when a loan is secured by real estate including the use of title insurance, surveys and environmental audits.

#### Who Should Attend:

Anyone who wants to be more successful and effective as a loan officer.

#### Presenter:

Lewis Laderer, Laderer & Fischer PC



**Thursday, October 16**

## Advanced Loan Documentation

### *Floor-Plan Financing*

Part I of this seminar will address key issues related to floor-plan financing, including: the floating lien concept under Article 9; perfection of a purchase money security interest; understanding the interests and rights of the parties involved; key components and provisions of the floor plan loan agreement; cooperative efforts between and among competing floor-plan lenders, successful monitoring of the floor-plan agreement to prevent sales out of trust, and the special problems associated with a floor-plan borrower in default.

### *Securing Loans with Investment Property Under Revised Article 9 of the Uniform Commercial Code*

This segment of the seminar will review the scope and requirements of the recently revised Uniform Commercial Code dealing with perfecting security interests in stocks, bonds, mutual funds, investment accounts, security entitlements, and other investment property. Participants will learn the scope, provisions and definitions under Revised Article 9 as well as key provisions from Article 8 of the UCC; the interaction of the revised Articles 8 and 9 of the Uniform Commercial Code and how to perfect and terminate security interests in certificated and uncertificated securities as well as securities accounts.

### *Construction Financing*

Section III of the seminar addresses potential problem areas unique to construction financing and how to avoid them. Participants will learn how to collateralize and document a construction loan (including preparation of the construction loan agreement and commitment letter). In addition, this segment will examine the all important subject of disbursement controls and limiting the risks posed by mechanic's liens. This section will also explore how the lender might increase its protection and reduce the administrative burdens of a construction loan by using a title insurance agent to handle disbursement of loan proceeds.

### *Real Estate Secured Loans*

The final portion of the program will deal with some of the unusual challenges related to loans secured by real estate. Participants will learn how to create and perfect a security interest in real estate using a mortgage or deed of trust. The program dissects a typical mortgage, explaining its key provisions and their benefit to the mortgage lender. The primary emphasis in this section of the program is on title insurance and surveys, how to understand them and use them effectively to enhance the protection of the lender's security interest in real estate. Included will be a detailed discussion about the lender's title insurance policy, available endorsements which provide greater protection to the lender, understanding and obtaining deletion of the standard exceptions to coverage in title commitment letters, and the importance of real estate surveys and environmental due diligence to the lender taking real estate as collateral. This course, a follow-up to Principles of Loan Documentation, focuses on more complex and problematic lending transactions, including securing loans with real estate. There will be a special emphasis on title insurance, surveys and understanding the problems of floor-plan and construction financing. Each person will receive a comprehensive seminar manual designed to be used as a reference tool for those involved in the lending process. The manual contains detailed checklists, reference material and a course outline with important and helpful contractual documents and provisions.

### **Who Should Attend:**

Loan officers, loan review officers, internal auditors, documentation specialists and bank counsel.

### **Presenter:**

Lewis Laderer, Laderer & Fischer PC



Michigan Bankers Association

**Tuesday, October 21**

### Building a Profitable Retail Banking Strategy

Three critical issues facing the banking industry are the considerable reduction in retail income from checking accounts following sweeping regulatory changes, the lack of sales integration and the future of free checking. Financial institutions are being bombarded with new product ideas that address only limited problems. One new product will not solve profitability issues overnight. Rethinking the institution's retail practices for change is necessary. This presentation examines a new breed of fee-based checking accounts with attractive value-added services and the packaging strategies of top-performing institutions. We will review an actual community bank that moved to a sales based checking strategy with outstanding success. You will leave the presentation with strategies and ideas that are sure to help your bank make the move to higher retail profitability.

**During this one-day interactive seminar, the following topics will be covered in detail:**

- Defining bank retail profitability
- Necessity for checking accounts and ALCO
- History of checking accounts – philosophies
- Growth of bank retail profitability
- Review of regulation and its impact on profitability
- Sales practices in action – changing your culture
- Free checking – is it here to stay?
- Are higher checking fees the answer?
- Retail technology with a payback
- Retail marketing, its importance to the future of the bank
- How to start your journey to higher retail profitability

**Who Should Attend:**

Retail managers, CEOs, presidents, senior managers, directors, consumer and retail lenders and marketing directors.

**Presenter:**

Jay Coakley, Coakley Strategic Solutions LLC

**Monday, October 27**

### Financial Statement Analysis is the Key to Effective Lending

In this seminar, the following basic financial statement analysis areas will be covered in a cohesive and focused manner:

- The balance sheet equation
- Understanding the format and structure of the balance sheet
- Defining account titles
- Structure of the income statement
- Relationship between the balance sheet and the income statement
- Introduction to ratios and cash flow

The course is taught with a unique approach that avoids focusing on numbers. It is designed to build skills quickly and provide a sound basis for financial statement analysis.

**Learning Objectives:**

- What is the structure of financial statements and why
- What are the key items to look at on the balances sheet and P&L
- Quality of financial information
- Key issues related to asset quality
- Understanding the liability section of the balance sheet.
- Using financial statements to identify borrowing purpose
- Effectively using ratios and cash
- Financial statement, ratio and cash flow myths and misunderstandings
- Identifying financial strengths and weaknesses

**Who Should Attend:**

Bankers new to the lending function, credit analysts, particularly those with limited experience, branch managers charged with commercial lending, bankers new to the loan review or audit function, committee members who do not have financial statement experience, anyone in the bank who wants or needs to develop financial statement understanding.

**Presenter:**

Gary D. Maples, River Edge Consulting LLC



**Tuesday, October 28**

## Lessons Learned... Well Maybe! Did We Learn From the Credit Crash of 2008?

The credit crash of 2008 was a potential wake up call for many banks and lenders. There should have been a lot of lessons learned, but that didn't necessarily happen. We'll identify and discuss common errors and omissions that occur in analysis, structuring and documentation of commercial and CRE loans. This includes not only the description of potential issues, but recommended solutions. Here are some of the topics reviewed:

- Why "working capital" should never be used as a loan purpose
- What's wrong with many personal cash flow calculations
- What's the serious problem with Debt Service Coverage Ratio
- What's a K-1 Statement, how to analyze it, and why do we care?
- Potential limitations of global cash flows
- Personal net worth vs. liquid net worth
- Tax returns, financial statements and risk
- Can you rely on personal financial statements?
- Why are you failing to use the UCA cash flow?
- The unrecognized assumption in EBIT and EBITDA
- Why appraisals measure the wrong thing
- The difference between tax returns and financial statements
- Are you getting all of the financial statements?
- Financial statements: opportunities lost
- Other underwriting issues and perspectives

The purpose of this course is to learn to:

- Identify underwriting short comings and errors
- Improve underwriting quality
- Make the best impression with examiners

### Who Should Attend:

- Lenders who want to strengthen their loan analysis, documentation and structuring skills
- All credit analysts, particularly those with limited underwriting experience
- Branch managers charged with commercial lending
- Bankers working in the loan review or audit function
- Anyone in the bank who wants or needs to develop a better understanding of the underwriting process

*Note: No accounting training or background is required for this course.*

### Presenter:

Gary D. Maples, President, River Edge Consulting LLC

In addition to seminars, MBA also offers:



### Wednesday, October 29

#### IRA Essentials

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed.

*Note: Those attending should bring a calculator.*

#### Topics include:

- Introduction to IRAs
- Establishing an IRA
- IRA Funding
- IRA Distributions
- IRA Portability

#### Who Should Attend:

Those who need to learn the basics of traditional and roth IRAs or those who want an updated, general refresher on IRA rules

#### Presenter:

Jeffrey Aga, Ascensus

### Thursday, October 30

#### Advanced IRAs

Advanced IRAs builds on the attendees' basic knowledge to address more complex IRA issues their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

*Note: Those attending should bring a calculator.*

#### Topics Include:

- Resolving Contribution Issues
- Advanced Portability
- Required Minimum Distributions
- Beneficiary Distributions
- Correction Tax Forms

#### Who Should Attend:

IRA administrators, personal bankers or member services personnel who have a working knowledge of basic IRA operations and wish to expand expertise and provide enhanced customer service. Financial professionals who recognize IRAs play an integral role in retirement planning; compliance specialists with procedural oversight of IRA policies and practices; support personnel responsible for promotional materials that describe the services provided by your bank.

#### Presenter:

Jeffrey Aga, Ascensus





Launched in 2003, LinkedIn is widely known as the world's most powerful business to business connectivity tool. LinkedIn provides opportunities to create and maximize visibility, develop and nurture a dynamic and collegial network, gather and provide insights into key markets you serve, and allows your bankers to be in front of potential buyers 24/7.

**LinkedIn Value Strategies Workshop is:**

- A practical workshop that helps bankers make LinkedIn part of their daily sales and value routine
- A hands-on program featuring numerous group exercises and personal action planning
- A session that helps bankers integrate this powerful tool to prospect, network and connect bank and personal branding

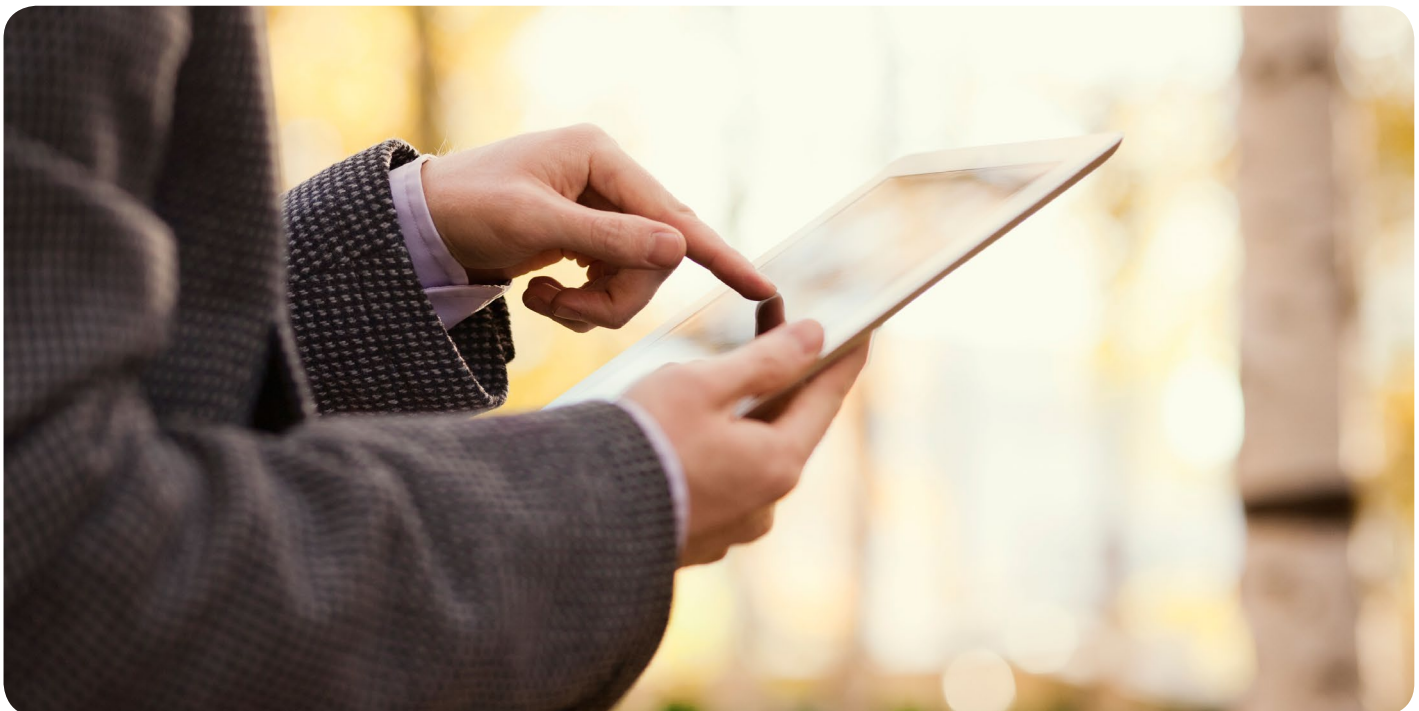
This workshop walks participants through an easy-to-execute roadmap of how to use LinkedIn effectively and how to seamlessly interweave it into their daily sales lives. You'll learn:

- Profile optimization and visibility through creative structure and regular updating
- Connections – building a strong and viable network through targeting, utilizing customized requests and leveraging the second level
- Recommendations and endorsements – asking for and providing them within bank policies
- Groups to join, how to provide insight and how to leverage group members as new connections
- Prospecting through introduction requests, InMail and Tagging
- Preparing for calls using LinkedIn as part of the process
- Maintaining contact by recognizing key personal events and utilizing Pulse as a subject matter expert tool
- LinkedIn etiquette – do's and don'ts, avoid spamming and keeping a professional persona
- Time management skills through a sample implementation and personal action plan

*This seminar is limited to 20 participants.*

**Presenter:**

Jack Hubbard, St. Myers and Hubbard – a power user of LinkedIn



Thursday, November 6

### Safety and Soundness- Current Regulatory Practices and Concerns

As we move from this past banking crisis to a recovery for our industry, we are all focused on what our regulators are suggesting as it relates to avoiding another one of these banking crises. We see a clear picture evolving that places greater emphasis on “dynamic” vs. “static” risk management procedures and this seems to us to be the most significant challenge facing all of us as we head into 2015. Examples of this dynamic approach include the movement away from “GAP” to “Simulation” in the interest rate risk arena and the emphasis on “Contingency Funding Plans (CFP)” vs. “Ratio Analysis” in the liquidity risk area.

While all that is occurring with our largest 100 financial institutions around the topics of CCAR and DFAST, it also appears that the third dynamic process will involve our loan portfolios, and understanding how this all fits into the future of CAMELS is high on our radar as well. All of this points to a much more interesting look at how we manage risk in our industry and understanding where our primary regulators are on these issues seems more important than ever as we approach 2015.

With that in mind, this seminar will discuss each of the CAMELS components conducted by experts from the banking industry and a panel of top regulators. On hand will be senior representatives from the OCC, FDIC, Federal Reserve Bank, and the State Banking Department who will share their views with our participants. Please join us as we dig into the most relevant issues facing our banking industry revolving around enhancing our risk management process to ensure continued success in 2015.

#### Topics include:

- Vendor management: Examiner expectations for managing third party risk
- Capital adequacy panel discussion
- Asset quality panel discussion
- Management panel discussion
- Earnings panel discussion
- Liquidity and funds management panel discussion
- Sensitivity panel discussion

#### Who Should Attend:

Directors, CEOs, CFOs, Presidents, and Senior Management

#### Facilitators:

KPN Consulting

Friday, November 7

### Loan Portfolio Management- The Key to Success

In an increasingly competitive environment, it is critical for bankers to be able to recognize opportunities among both new and existing customers. Prudent and profitable lending also requires sound skills and solid judgment in assessing potential borrower risk. This economic recovery provides an opportunity for community bankers to get back to the relationship model that served us so well during the 1993 – 2006 golden-age of banking and our workshop will focus on those issues that will propel our banking recovery again. We will also introduce new ideas and technologies that will enable your institution to compete for loans with institutions of any size.

#### Topics Include:

- Loan portfolio stress testing and it's relationship to capital adequacy
- Lending at a rate that you won't regret tomorrow
- Optimizing your business loan production with technology
- Loan participations for community banks- Today's ground rules
- Funding- the key to margin retention

#### Who Should Attend:

Directors, CEOs, Chief Credit Officers, Chief Lending Officers, Presidents and Senior Management

#### Facilitators:

KPN Consulting





**Wednesday, November 12**

## Managing Appraisal and Evaluation Requirements in Community Banks

This seminar will address what has changed and what will likely change.

- The background and history of appraisal and evaluation guidance
- Regulatory resources, including:
  - Code of federal regulations
  - Financial institution letter references
  - Uniform standards of professional appraisal practice
- The required elements of the appraisal and evaluation program
- Lender and appraiser “independence” requirements
- Selection of appraisers or persons who will perform evaluations
- Transactions that require appraisals and minimum appraisal standards
- Appraisal development and appraisal reports
- Transactions that require evaluations, evaluation development and content
- Validity of appraisals and evaluations
- Appraisal review (reviewer qualifications, depth of review, and deficiency resolution
- Documenting the review
- Third party arrangements
- Program compliance and appraiser referrals
- Unintended consequences of Dodd-Frank

### Who Should Attend:

Directors, chief executive officers, chief lending officers, lending officers, credit administration supervisors and key members of the bank’s loan support staff, including those with loan review responsibility and loan processors.

### Presenter:

John Cochran, Cochran Associates LLC

**Thursday, November 13**

## Sound Basics for Residential Real Estate Loan Origination

This seminar covers each phase of the residential lending transaction from initial application through loan closing. Included are discussions about real estate sales contracts, appraisals and evaluations, title work and surveys, and residential real estate loan closing documentation.

- Review of basic residential loan products
- How to use the uniform residential loan application
- How to evaluate residential loan application information
- Understanding the purpose of a survey, title commitment and the final title policy
- Basic appraisal and evaluation compliance requirements
- The residential note, truth-in-lending disclosure, HUD
- Settlement statement and deed of trust

### Who Should Attend:

Chief lending officers, lending officers, credit administration supervisors and key members of the bank’s loan support staff, including those with loan review responsibility and loan processors.

### Presenter:

John Cochran, Cochran Associates LLC



## 2014 Fall Educational Offerings

**Friday, November 14 (9am-12pm)**

### New CFPB Mortgage-Related Rules

A follow-up to our overwhelmingly popular discussion at the 2014 BEST Conference, Anthony Gibbs, Consumer Financial Protection Bureau (CFPB) Regional Director of the Midwest Region, continues our discussion on the CFPB mortgage-related final rules and how, as an industry we can help our customers understand the new rules.

Anthony Gibbs has served as the CFPB Regional Director of the Midwest Region based Chicago since February 2013. Anthony has responsibility for directing the agency's consumer protection examination and supervision activities with respect to regulated depository financial institutions with assets over \$10 billion and their affiliates, as well as non-depository financial services companies in the states of Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Ohio and Wisconsin. In addition, Anthony assists the CFPB's headquarters office and other regional offices with building out their policies, programs, systems, and operations.

Prior to joining the CFPB, Anthony served in a variety of executive management positions at a large financial institution with substantial experience overseeing complex compliance activities and the remediation of significant regulatory issues. Anthony started his career as an auditor at a large public accounting firm.

Mr. Gibbs holds a Master of Business Administration degree from the University Of Chicago Booth School of Business and a Bachelor of Science in Accounting from the University of Toronto. Mr. Gibbs is a Certified Public Accountant, Certified Information Systems Auditor and Chartered Accountant.

#### **Who Should Attend:**

Mortgage lenders, retail lenders, sales representatives, marketing officers, branch managers , compliance officers

#### **Presenter:**

Anthony Gibbs, Consumer Financial Protection Bureau

#### **ADDITIONAL INFORMATION:**

##### **CREDITS:**

CPAs may receive up to 6.0 hours of Continuing Professional Development Education (CPE) credit for participating in select MBA seminars.

##### **LOCATION:**

All seminars are located at the MBA Education Center  
Parking is free: please park in the MBA lot on the north side of our building  
Michigan Bankers Association  
507 South Grand Avenue  
Lansing, MI 48933  
517-485-3600

##### **SCHEDULE:**

Continental Breakfast: 8:30 a.m.  
Seminar: 9:00 a.m. - 4:00 p.m. (except November 14, which ends at noon)  
Lunch is served at noon

##### **ACCOMMODATIONS:**

Please ask for Michigan Bankers Association corporate rates at the following locations:

##### **LANSING:**

###### **DOWNTOWN**

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Dress is business casual  
Confirmation will be emailed upon receipt of registration



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**REGISTRATION FORM** \*REQUIRED FOR REGISTRATION CONFIRMATION

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**CANCELLATIONS:**

Registration fees will be refunded, if received in writing, more than three business days before the event, less a \$25.00 processing fee. Substitutions are always welcome. Please email [mbaregistrations@mibankers.com](mailto:mbaregistrations@mibankers.com) with your substitution or cancellation request.

**SELECT THE SEMINAR(S) YOU WISH TO ATTEND:**

- A Fair Lending and UDAAP Update | October 14, 2014
- Principles of Loan Documentation | October 15, 2014
- Advanced Loan Documentation | October 16, 2014
- Building a Profitable Retail Banking Strategy | October 21, 2014
- Financial Statement Analysis is the Key to Effective Lending | October 27, 2014
- Lessons Learned...Well Maybe! Did we learn from the Credit Crash of 2008? | October 28, 2014
- IRA Essentials | October 29, 2014
- Advanced IRAs | October 30, 2014
- LinkedIn Value Strategies- A Hands-On Workshop | November 5, 2014
- Safety and Soundness- Current Regulatory Practices and Concerns | November 6, 2014
- Loan Portfolio Management- The Key to Success | November 7, 2014
- Managing Appraisal and Evaluation Requirements in Community Banks | November 12, 2014
- Sound Basics for Residential Real Estate Loan Origination | November 13, 2014
- New CFPB Mortgage-Related Rules | November 14, 2014 (9am – 12pm) (\$99.00)

**ALL EVENTS INCLUDE A CONTINENTAL BREAKFAST AND LUNCH.**

**MEMBER AND EARLY BIRD PRICING:**

	EARLY BIRD	REGULAR	# ATTENDING	SUB-TOTAL
One Day Seminar	\$245	\$265	_____	_____
Half Day Seminar	\$99	\$99	_____	_____

Prospective members, please contact MBA for pricing.

**TOTAL REGISTRATION FEE: \$ \_\_\_\_\_**

**EARLY BIRD PRICE IS UP TO TWO WEEKS PRIOR TO EACH SEMINAR DATE.**

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