

Member Business Lending Certificate

The Member Business Lending Certificate is designed to provide Texas Credit Union League members with the in-depth knowledge in Member Business Lending for a successful lending career.

CAP CREDITS

CAP, the College Accelerated Program is an educational path offering credit union employees the ability to get college credit through Thomas Edison State College and the American Council of Education. You may transfer both college credits already earned and earned credits from selected courses towards the completion of Associate and Bachelor of Science Degrees in General Management or Finance.

Only online 15 Week Instructor-Led Courses are eligible for college transfer credit. All other courses are eligible for CFT transfer credit with necessary documentation.

To view the START DATES AND TUITION please visit CFT's website at www.CFTTEXAS.org. Go to "Education – Distance Learning Options" and drop down to the appropriate delivery option. **For current textbook prices, please contact CFT at info@cftws.org or 303-825-1590, extension 10.**

PHASE ONE REQUIRED COURSES

Course	Credits	Text	Length	Format	Start Date
Commercial Lending	3.0	Yes	15 Weeks	Instructor-Led Online OR Self Study	Multiple Annually

Description:

This course will focus on assessing portfolio risk, analysis of financial statements, key ratios and cash flow. The emphasis will be on practical tools to properly assess commercial lending credit risk.

Audience: Lenders who will be beginning on are in their first years of business lending.

Course	Credits	Text	Length	Format	Start Date
Marketing Financial Services (aka Marketing For Bankers)	3.0	Yes	15 Weeks	Instructor-Led Online OR Self Study	Multiple Annually

Description: The primary objective of this course is to provide materials that not only introduce the student to the field of services marketing, but also acquaint the student with specific customer service issues.

Audience: Students who have not had a formal course in marketing and who wish to increase their understanding of all facets of marketing.

Course	Credits	Text	Length	Format	Start Date
Secured Loan Documentation	.50	N/A	8 Hours	Self-Paced Online	Ongoing

Description: The philosophy that a loan officer is primarily a loan salesman can be extremely hazardous. A loan officer is the primary source for most of the information used in documenting a loan. Even attorneys who specialize in Uniform Commercial Code law or real estate law can't document a loan correctly if the loan officer doesn't give them the correct information. Likewise, laser documentation systems will not protect the financial institution against the ignorance of the supplier of the information.

To supply the correct information, a loan officer needs to understand some basics of documentation law. This series of four courses was designed to assist the loan officer in acquiring the knowledge necessary to provide correct information to properly document loans.

Audience: Designed for Loan Officers.

Course	Credits	Text	Length	Format	Start Date
Documentations for Commercial Accounts	.25	N/A	2 to 3 Hours	Seminar or Webinar	Multiple Annually

Description: This seminar offers you a great deal of practical knowledge about protecting yourself and your institution when handling commercial accounts.

Audience: New accounts and customer service personnel, bookkeeping supervisors, operations officers, lending personnel, and other personnel who need to understand commercial accounts.

Course	Credits	Text	Length	Format	Start Date
Commercial Lending Compliance	.25	N/A	1.5 Hours	Webinar	Multiple Annually

Description: It is a common misconception among those involved in commercial lending that compliance doesn't apply to us. In fact, there are many rules and regulations that have a direct impact on the commercial lending function, and the penalties for noncompliance can be steep. Explore the range of rules and regulations that cover basic commercial lending (rules specific to real estate lending are excluded, as we cover them in another session). Learn what rules apply, when they apply, definitions of complex terms, as well as the penalties for noncompliance. Learn what these rules are and where to find them.

Audience: Designed for all levels of personnel involved in the commercial lending area.

Course	Credits	Length
Total	6.75	13.5 Days

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PHASE TWO REQUIRED COURSES

Course	Credits	Text	Length	Format	Start Date
Analyzing Financial Statements	3.0	Yes	15 Weeks	Instructor-Led Online OR Self Study	Multiple

Description: A practical introduction to financial analysis from the viewpoint of the commercial loan officer, the program gives you the skills you need to effectively assess the borrower's ability to repay loans.

Audience: Trainees in credit training programs, small business lenders, loan review staff, and those who need to understand the analysis of business financial statements as part of their job.

Course	Credits	Text	Length	Format	Start Date
Real Estate Law	3.0	Yes	15 Weeks	Instructor-Led Online	Multiple

Description: This course brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues.

Audience: Financial service professionals who want a fundamental overview of real estate law, including those who intend to pursue a career in mortgage lending (business development, underwriting, processing), and those individuals who recently joined a mortgage lending department.

Course	Credits	Text	Length	Format	Start Date
Construction Lending	.25	N/A	1.5 Hours	Webinar	Each Semester

Description: A construction loan is one of the most complicated loans that a financial institution will make. Construction lending requires knowledge of unique lending processes and special regulatory requirements. It is a trap for the unwary who think construction lending is simply making a real estate loan. This webinar will explain the construction lending function from start to finish.

Audience: This webinar will be useful to any person who wants to become familiar with construction lending as well as any experienced construction lender who wants a refresher course. It also will benefit loan operations personnel, credit administration personnel, title companies, appraisers, surveyors, attorneys and accountants.

Course	Credits	Text	Length	Format	Start Date
Risk Management	2.0	N/A	4 Weeks	Instructor-Led Online	Annually

Description: This course will cover the following:

- Identification
- Evolution and Nature of Risk in Banking
- Risk Management
- Regulatory Designations of Risk
- Emerging Technology Risk
- Risk-Based Supervision
- Rating Risk Management

Audience: Executive and bank officers, as well as anyone involved in risk management, and serving as liaison with bank regulators.

Course	Credits	Length
Total	8.25	15.25 Days

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PHASE THREE REQUIRED COURSES

Course	Credits	Text	Length	Format	Start Date
Asset Liability Management I	2.0	N/A	4 Weeks	Instructor-Led Online	Each Semester

Description: Increased profitability correlates directly to a financial institution's management of its assets and liabilities. Users will learn how to establish financial goals, determine fundamental trade-offs between risks and returns, understand the link between GAP and net interest margin, determine conditions that affect market value of stockholders' equity, factors that make assets and liabilities price sensitive, and managing capital and liquidity risk. This is a great employee development program for current and future bank management.

Audience: All personnel involved in the funds management process. Any bank personnel involved in lending or deposit gathering, whether or not they are involved in the asset liability management decision process. Many of these types of participants have walked away with a greater understanding of how other areas of the bank impact product pricing and structure.

Course	Credits	Text	Length	Format	Start Date
Commercial Lending Accelerated	2.0	N/A	4 Weeks	Instructor-Led Online	Annually

Description: The art of commercial lending is an ever-evolving process. As the economy goes through different cycles, the underwriting of commercial lending also revolves. However, the core concepts of assessing commercial lending credit risk remain the same. This course will focus on assessing portfolio risk, analysis of financial statements, key ratios and cash flow. The emphasis will be on practical tools to properly assess commercial lending credit risk.

Audience: Lenders who will be beginning or are in their first few years of commercial lending, credit analysis and loan review personnel, loan documentation personnel, and any bank personnel who need an understanding of the commercial lending function.

Course	Credits	Text	Length	Format	Start Date
Fraud Identification	2.5	N/A	5 Weeks	Instructor-Led Online	Each Semester

Description: A seasoned state bank regulator facilitates this interactive, online course. The 5-week course consists of many activities, including:

- Analyzing 21 actual fraud cases
- Viewing PowerPoint presentations on audit, internal controls, and cyber banking
- Reflecting on and discussing specific fraud issues
- Interacting with the other participants and the facilitator regarding these issues and the red flags associated with the fraud cases.

Audience: A must for all personnel working in a financial institution.

Course	Credits	Text	Length	Format	Start Date
Real Estate Appraisal Review	2.0	N/A	5 Weeks	Instructor-Led Online	Each Semester

Description: This course is designed primarily for financial institution professionals who use appraisal reports in their job assignments. These instructions will provide basic and generic information about the Interagency Guidelines, Appraisal Rules, Uniform Standards Professional Appraisal Practice (USPAP), appraisal reports, appraisal valuation process, concepts of value, and the three approaches to value (cost, direct sales comparison, and income capitalization).

Audience: Any financial services professionals using appraisals in their work assignments.

Course	Credits	Length
Total	8.50	13 Days

REGISTRATION & PAYMENT METHODS

- For registration via fax, please fax to 303.629.1591
- For registration via check, please mail to CFTWS - TCUL Business Lending, 2460 W. 26th Ave., #210-C, Denver, CO 80211

TCUL Training Promise

We promise to deliver value priced credit union training with quality content and applicable solutions, delivered by industry experts to enable the success of our Texas members.

QUESTIONS?

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