

Registration Request - Is Your Bank's Loan Portfolio Ready

Please register the following individual(s).

- Columbia Springfield

Bill to _____

Bank _____

Address _____

City/State/Zip _____

Phone _____ Fax _____

Names of Attendees _____

Name _____

Title _____

E-Mail _____

Name _____

Title _____

E-Mail _____

Name _____

Title _____

E-Mail _____

Method of Payment _____

Member Fee\$225 # _____ \$ _____

Non-member Fee\$450 # _____ \$ _____

Total amount due: \$ _____

- Check enclosed, payable to **MBA**
 Invoice the bank.
 Credit Card Payment* **(Please type.)**
 VISA **MasterCard**

Exp. Date _____

No. _____

Type Name _____

Signature _____

*Only VISA and MasterCard are accepted.

**Missouri Bankers Association
 P.O. Box 57
 Jefferson City, MO 65102**

RETURN SERVICE REQUESTED

Mailing Address Information

We strive to keep our mailing list as up-to-date and accurate as possible. If the addressee listed on this brochure is no longer employed at your bank or if the mailing address is incorrect, please notify the MBA by email at database@mobankers.com

Please route this information to his/her replacement, department manager, or training director. We appreciate your assistance!



IS YOUR BANK'S LOAN PORTFOLIO READY



FOR YOUR NEXT SAFETY & SOUNDNESS EXAMINATION?

Seminar Overview

The velocity of bank closings has increased significantly. The issuance of bank enforcement orders by the regulators has likewise increased. This seminar addresses the most important factors to be considered as the Board, Senior Management, Lenders and Loan Support Staff prepare for the bank's loan portfolio for the next safety and soundness examination. It will present the credit quality "disconnects" the regulators are finding and citing today in their Reports of Examination.

Participants in this program will receive a framework that can be utilized to prepare for and then proactively manage the bank's next loan quality examination.

Major Pressure Points to Be Discussed

- Board of Director Oversight of Loan Quality
- Watch List Management
- Loan Quality Ratings
- Loan Underwriting and Credit Administration
- Internal Risk Identification and Loan Review Systems
- Methodology for Determining the Adequacy of the Allowance for Loan and Lease Losses
- Purchased Loan Participations
- Appraisal and Evaluation Review Function
- Insider Loans
- Interagency Guidelines for Real Estate Lending Policies
- Management Effectiveness
- Lender and Loan Support Staff Training

Who Should Attend This Seminar

Directors, Chief Executive and Chief Lending Officers, Loan Officers, Credit Administration Supervisors, and Loan Support Staff with Credit Analysis and Loan Review responsibilities.

Seminar Lending Resources

Handout materials will include the following lending resources:

- Watch List Management "Rules"
- Sample Watch List Borrower Reports
- Sample ALLL Provision Methodologies.

About the Instructor

John H. Cochran, III

John Cochran & Associates, Jefferson City, Missouri

John Cochran is a well-known presenter of lending seminars. He is currently working with several community banks now under memoranda of understanding and cease and desist orders. He sees first-hand Board and Management credit quality oversight failures. He is busily engaged in developing and implementing corrective actions for his troubled bank clients.

Dates & Locations

September 1, 2009Springfield
Holiday Inn North 417-865-8600
2720 N. Glenstone
Springfield, MO

September 2, 2009Columbia
Courtyard by Marriott 573-443-8000
3301 Lemone Industrial Blvd
(Hwy 63 at Grindstone Parkway)
Columbia, MO

Schedule

8:30 a.m.	Registration
9:00 a.m.	Program Begins
12:00 noon	Lunch on Your Own
1:00 p.m.	Program Begins
4:00 p.m.	Program Adjourns

Registration Information

Fees: Member\$225 per person
Non-member\$450 per person

Lunch is not included in the registration fee.

Cancellation/Refunds: Full refunds will be granted for cancellations received by MBA at least 10 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days prior to the seminar. Substitutions are always permitted.

Disabilities

Do you have any disabilities that require special assistance? If yes, attach a brief letter explaining how we may best accommodate your needs, or call Pam Cochran at 573-636-8151.

Four Ways to Register

By Fax Complete and fax to (573) 634-2754
By Phone Call the MBA at (573) 636-8151
By Mail Mail the completed form and fees to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102
Online www.mobankers.com

MARK YOUR CALENDARS FOR THE . . .

2010 School of Lending
March 20-26, 2010
Stoney Creek Inn
Columbia, Missouri

2010 Graduate School of Lending
March 23-25, 2010
Stoney Creek Inn
Columbia, Missouri