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Spring Schedule

Friday, April 20

**Social Technology Bootcamp -
Taking Your Social Strategy to the Next Level**

*Marketing, human resource, operations
& IT, public relations, customer service/
sales personnel.*

page 3

Tuesday, May 8

Legal Issues for Account Documentation

*Loan portfolio managers, credit
administration managers, loan review personnel, credit policy
personnel, lenders and CFOs.*

page 3

Wednesday, May 9

Creating the Positive Customer Experience

*Bank marketers, lenders, branch managers, business
development officers, senior vice presidents of lending and retail
banking, marketing directors and managers, and any other banker that wants
to create unique, cost effective ways to reach existing customers and prospects.*

page 4

Monday, May 14

Lending to Small Businesses

*Credit analysts, commercial and small business lenders,
branch managers, loan review personnel.*

page 4

Wednesday, May 23

**Loan Review and the Allowance for Loan and
Lease Losses-Concepts and Practical Applications**

*Loan portfolio managers, credit
administration managers, loan review personnel, credit
policy personnel, senior lenders in community banks and CFOs.*

page 5

Thursday, May 24

**Analyzing Personal Financial Statements
and Personal Tax Returns**

*Personal bankers, business/commercial lenders,
private bankers, credit analysts, branch managers
and real estate lenders.*

page 5

Friday, April 20

Social Technology Bootcamp - Taking Your Social Strategy to the Next Level

This full-day session will walk you through the various stages of evolving into a social organization, starting with a foundation of social tech opportunities that may be right at your bank (and how to get the most out of them). We'll also spend time discussing the important elements of creating a policy for your bank, key elements of an employee training program and use group discussion to share what has worked and what continues to challenge you in the social realm. Each participant will complete a brief survey before the session starts to ensure that content is on-target and as relevant as possible. With you on this journey will be your Bootcamp Buddy and former banker Eric Cook.

Who should attend:

Marketing, human resource, operations and IT, public relations, customer service/sales personnel

Speaker:

Eric Cook, Eric C. Cook, Certified Internet Business Consultant, WSI Internet Consulting

During his banking career, Eric was the "driving force" behind many of his bank's strategic technology initiatives, taking his community bank online in 1995 as one of the first "hometown" banks in the nation with a presence on the web. He soon brought his customers real-time online banking capability as well as a variety of other online conveniences over his 15-years with the bank. Starting initially on the Teller line, when he stepped away from banking in 2007 he was regional president for a Michigan-based, publicly-traded community bank.

Eric now owns his own consulting practice, focused on helping organizations (especially financial institutions) better understand and leverage the power of the Internet as a strategic business tool. Eric uses his hand's-on experience from his days as a banker combined with state-of-the-art Internet solutions to help his clients achieve success online

through creative web development, online marketing and social media strategies.



Tuesday, May 8

Legal Issues for Account Documentation

We will cover key clauses, risks and negotiations.

Specifically:

Overall Loan Structure

- Role and function of covenants, representations and warranties
- Key clauses and those least important
- Role of security, guarantees and standby facilities

Administrative Provisions

- Drawdown procedures
- Repayment and prepayment
- Other key clauses-representations
- Capital Structures

Covenants and Events of Default

- Covenants vs representations and warranties
- Financial covenants – what are the key ratios
- Cross-default
- Material adverse change
- Default

Who should attend:

Loan portfolio managers, credit administration managers, loan review personnel, credit policy personnel, lenders and CFOs.

Speaker:

Kelly A. Myers, Myers & Myers, PLLC

Kelly Myers received her Juris Doctor, magna cum laude, from the University of Detroit School of Law, and a Master of Business Administration, high honors, from the University of Detroit. She was Executive Editor of the University of Detroit Law Review. After law school, Ms. Myers clerked for the Hon. Steven W. Rhodes, U.S. Bankruptcy Court, E.D. Michigan, and for the Hon. George E. Woods, U.S. District Court, E.D. Michigan. She was also an adjunct professor of Legal Writing. Ms. Myers specializes in the representation of national and local lenders. She counsels lenders in a variety of commercial banking and financing areas, including loan documentation, work outs, enforcement and collection.

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Wednesday, May 9

Creating the Positive Customer Experience

Today's successful financial institutions are moving beyond the traditional service delivery paradigm to use an experiential service model, while expanding their relationship with customers. Discover and apply the latest concepts and practices that are re-shaping the financial industry with this interactive seminar. Through a hands-on process, you will learn what key elements are essential in creating the branch of the future and how to prepare your teams to deliver a dynamic customer experience.

What you will learn:

- Concepts and applications of Customer Experience Retail
- Tactics to improve the frontline experience and enhance relationship receptivity
- How to strengthen your brand and place through culture

Who should attend:

Bank marketers, lenders, branch managers, business development officers, senior vice presidents of lending and retail banking, marketing directors and managers, and any other banker that wants to create unique, cost effective ways to reach existing customers and prospects.

Speaker:

Rebecca Doepke, Director of Culture, NewGround

Rebecca has more than 15 years of experience in education and culture development for financial institutions. Using her extensive experience in motivational training, leadership development, customer service and sales, Rebecca provides clients with an assessment of their educational needs and creates and delivers a customized education program to further their cultural development. Her interactive, high-energy experience training sessions have proven to achieve positive and sustainable results for clients. Among her significant previous positions, Rebecca supervised nine in-store branches for TCF Bank, which earned her an insider's understanding of employee education and culture change.

Monday, May 14

Lending to Small Businesses

Creating a unique source of competitive advantage is becoming critical to success in small business lending. Large banks are pursuing a strategy of faster, better, cheaper focusing on simplified applications, auto-decisioning/credit scoring and faster turnaround. Community banks continue to utilize more traditional credit processes and judgmental decisioning, but have not focused their traditional strengths in knowledge of the customer, local decisioning and greater flexibility to create a compelling value proposition for the small business borrower.

This course will provide you with tools to:

- Source better small business lending opportunities
- Better match bank products and services to meet customer needs
- More efficiently underwrite small business loans
- Identify cross-sell opportunities
- Add value to the customer relationship

Who should attend:

Credit analysts, commercial and small business lenders, branch managers, loan review personnel

Speaker:

John R. Barrickman, President New Horizons Financial Group

John Barrickman is president of New Horizons Financial Group (<http://www.newhorizonsfinancial.com>) a financial services industry consulting firm nationally recognized as an expert in the areas of comprehensive credit risk management, credit process, loan policy formation, asset quality rating frameworks, risk based pricing and lender development.



Wednesday, May 23

Loan Review and the Allowance for Loan and Lease Losses— Concepts and Practical Applications

Many banks have historically approached Loan Risk Rating, Loan Review and ALLL as somewhat separate functions. They were all seen as important, but only somewhat related. In the current banking situation, it is imperative to understand the strong inter-connection between these credit quality measuring functions. In addition, the regulatory environment is driving a need for improved methodologies as part of your loan portfolio management process. This seminar will address big picture concepts along with practical applications you can use immediately.

What you will learn:

- Loan grading goals and concepts
- Loan grading systems – strengths and weakness
- Using loan grades as part of loan portfolio management
- Loan review goals and concepts
- Loan review methods by bank size
- Loan review and the loan portfolio management process
- Loan review reporting mechanisms
- Managing loan review and lender conflicts
- Accounting perspective on the ALLL reserve
- Understanding FASB 5 and FASB 114
- Regulatory perspectives on ALLL
- Examples of ALLL methodologies
- External factors affecting ALLL
- Putting it all together
- Mini case studies to demonstrate concepts

Who should attend:

Loan portfolio managers, credit administration managers, loan review personnel, credit policy personnel, senior lenders in community banks and CFOs.

Speaker:

Gary D. Maples, River Edge Consulting, LLC

Gary has been a career banking professional and has extensive experience in banking education and training. Starting as a credit analyst he advanced to bank president/CEO. In more recent years he has been the principal of River Edge Consulting, which offers credit related training and consulting to community banks. He has also served as an expert witness in banking related litigation.

Thursday, May 24

Analyzing Personal Financial Statements and Personal Tax Returns

Whether you are a personal lender, private banker or a commercial lender, you will have a frequent need to evaluate personal financial statements and accompanying tax returns. These evaluations are done to assist in determining cash flow available to service personal debt and the ability to support a personal guarantee. In the past, evaluation of personal financials/tax returns was often limited to a simple review of borrower net worth. Today's lending environment requires a far more rigorous approach.

What you will learn:

The course begins with a review of the structure and purpose of personal financial statements and evolves through adjusting net worth and determining personal liquidity. This is followed by a review of personal tax returns, which when coupled with personal financials, enables the lender to construct personal cash flows. Since the personal and business affairs of many business owners are closely related, the course will end with a demonstration of and evaluation of global cash flows.

Other topics addressed:

- What does adjusted gross income (AGI) really mean?
- What is personal liquidity and solvency?
- How does marketability relate to liquidity and solvency?
- Analyzing personal income and 1040 reported income
- Relating income to asset acquisition
- Determining true net worth
- Relating personal financial information to LLPs, LLCs and S-corps
- Validating personal income information
- Case studies

Who should attend:

Personal bankers, business/commercial lenders, private bankers, credit analysts, branch managers and real estate lenders.

Speaker:

Gary Maples, River Edge Consulting, LLC (bio on the left)

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2012 Spring Educational Offerings

For detailed directions, click "About the MBA" at www.mibankers.com.

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. (unless otherwise noted)

Lunch Break: Noon

- Dress is business casual
- Confirmation will be e-mailed upon receipt of registration
- Continuing education credits are available for most seminars

Cancellations:

Registration fees will be refunded, if received in writing, more than three business days before the event. Substitutions are always welcome. Please e-mail mbaregistrations@mibankers.com with your substitution or cancellation request.

Join Us On:



It's easy to register!

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Accommodations:

Please ask for MBA preferred rates.

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Check here if you have a food allergy or require a vegetarian lunch.

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- 2-4 Attendees: \$175 Early Bird/Regular Registration \$195
- 5 or more Attendees: \$150 Early Bird/Regular Registration \$170

EARLY BIRD PRICING

EARLY BIRD PRICE ARE

UP TO TWO WEEKS PRIOR TO

EACH SEMINAR DATE.

All events include a continental breakfast and lunch.



Select the seminars you wish to attend:

- Social Technology Bootcamp - Taking Your Social Strategy to the Next Level • Friday, April 20, 2012
- Legal Issues for Account Documentation • Tuesday, May 8, 2012
- Creating the Positive Customer Experience • Wednesday, May 9, 2012
- Lending to Small Business • Monday, May 14, 2012
- Loan Review and the Allowance for Loan and Lease Losses—Concepts and Practical Applications • Wednesday, May 23, 2012
- Analyzing Personal Financial Statements and Personal Tax Returns • Thursday, May 24, 2012

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Grand Traverse Resort & Spa, Traverse City

June 19-22

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