Michigan Bankers Association has many educational opportunities to help you and your bank succeed.

Bridge the Knowledge Gap.

2017

Fall Educational Offerings

REGISTER TODAY
www.messageblocks.com/mbafall17 • (517) 485-3600
mbaregistrations@mibankers.com • Fax (517) 487-1235
MBA Education Center • Lansing, Michigan
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. Attendees should bring a hand-held calculator.

Introduction and Establishing IRAs
- Identify the tax differences of a Traditional and Roth IRA
- Examine the process for establishing an IRA and the required documents
- Differentiate between the types of beneficiaries IRA Funding
- Learn about the Traditional and Roth IRA eligibility requirements
- Identify the contribution limit and deadline
- Communicate contribution reporting deadlines IRA Distributions
- Identify federal income tax withholding requirements
- Examine IRS penalties and penalty exceptions
- Summarize the tax consequences of IRA distributions
- Communicate distribution reporting deadlines IRA Portability
- Differentiate between a rollover and a transfer
- Recognize rollovers between IRAs and employer-sponsored retirement plans

WHO SHOULD ATTEND?
You should attend this seminar if you
- need to learn the basics of Traditional and Roth IRAs or
- want an updated, general refresher on IRA rules.
Advanced IRAs builds on the attendees’ basic IRA knowledge to address some of the more complex IRA issues that 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.

**COURSE TOPICS MAY INCLUDE:**

**IRA Update**
- Explain recent changes affecting IRA owners
- Discuss the 2017 Roth modified adjusted gross income limits
- Recognize how recent changes may affect your financial organization

**Required Minimum Distributions**
- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules and reporting requirements

**Beneficiary Options**
- Describe beneficiary distribution options
- Recognize the differences for spouse, nonspouse, and nonperson beneficiaries
- Explain beneficiary payment deadlines

**Advanced Portability**
- Explain the restrictions on the movement between IRAs
- Recognize the options available when moving from an employer-sponsored retirement plan to an IRA
- Explain the result of violating the portability restrictions

**Roth IRA Conversion Contributions**
- Describe a conversion
- Explain the effect of withholding on a conversion
- Report a conversion
- Define the consequences of an ineligible conversion

**IRA Owner Tax Forms and You**
- Determine which tax forms an IRA owner must complete when certain IRA activity occurs
- Understand which IRS penalty taxes may apply to IRA owners

**WHO SHOULD ATTEND?**
- An IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and wishes to expand your expertise and provide enhanced customer service;
- A financial professional who recognizes that IRAs play an integral role in retirement planning;
- A compliance specialist with procedural oversight of IRA policies and practices; or
- Support personnel responsible for promotional materials that describe the services provided by your financial organization
October 5

Introduction to Consumer Lending

The seminar will cover the basics of consumer lending including the consumer loan function, marketing consumer loans, and making consumer lending decisions based on the five (5) C’s of credit – capacity, capital, collateral, conditions, and character.

The attendee will also be exposed to loan structure, loan support, and documentation issues and how they are an intricate part of the consumer lending process. An “auto loan,” “RV loan,” and “home equity line of credit” (HELOC) will be utilized as examples throughout the session.

Additionally, the basics of consumer loan compliance will be provided including Reg B, Reg Z, TRID, BSA, and Fair Credit Reporting.

The bank’s consumer lending function will be illustrated through “case studies.”

OBJECTIVES
• Learn about the basics of consumer lending
• Explore marketing consumer loans
• Gain an understanding of how banks make consumer lending decisions based on the five (5) C’s of credit.
• Review the basics of consumer loan structure, support, documentation, and compliance with an auto loan, RV loan, and HELOC as examples
• Apply consumer lending through “case studies”

AUDIENCE:
Consumer lenders, loan documentation specialists, private bankers, business development officers, branch managers, financial service representatives

JOIN US:

October 6

Introduction to Commercial Lending

This seminar covers the basics of Commercial Lending and is a must for all new commercial lenders and/or those individuals who want to explore this vital discipline!

The training session will begin with a brief overview of “conventional” commercial lending versus SBA lending. Additionally, the concept of “credit scoring” will be explored.

The seminar will also cover underwriting a commercial loan including a review of “financial statement analysis” (with emphasis on various cash flow analyses). Additionally, a standard loan “write-up” or written presentation format will be displayed.

The seminar will also cover negotiating a commercial loan, sources of commercial financing, and a brief review of various legal aspects of commercial lending.

OBJECTIVES:
• Define commercial lending
• Discuss “conventional” commercial lending versus SBA lending
• Explore “credit scoring”
• Review underwriting a commercial loan including “financial statement analysis” (with emphasis on cash flow analyses)
• Display a standard loan “write up”
• Discuss negotiating commercial loans, sources of commercial financing, and legal aspects of commercial lending

AUDIENCE:
Commercial lenders, credit analysts, loan documentation specialists, private bankers, business development officers, branch managers

MBA COMMERCIAL LENDING SCHOOL
NOVEMBER 6-10, 2017
LANSING, MICHIGAN

Risk Management and Compliance Institute
September 12-14, 2017
Lansing Community College - West Campus
October 10
Cash Management: How Sales, Operations, and Technology
Can Work Together to Generate More Fee Income

ONE DAY SEMINAR/WORKSHOP (9 A.M. TO 3 P.M.)
During this seminar, you will gain a more in-depth knowledge of Cash Management (aka Treasury Management) products and services. You will learn about all the Cash Management products and services available in the marketplace, identify the products and services your community bank currently offers, what you’re missing, and come up with strategies to implement and offer the right products and services for your bank. You will also learn the “behind the scenes” on the most important products and how they interact with technology.

After attending this seminar, you will walk away with a deeper knowledge of Cash Management, gain ideas from the other participants on how to implement the products and services your clients expect you to offer, conduct a risk assessment on any new products, and bring back ideas to your bank on how to market Cash Management products and services to your business clients. In addition, your team will also work better together knowing how critical each area is to the success of the implementation and sale of these products and services.

OVERVIEW:
• Part I – Cash Management Knowledge
• Part II – Marketing & Sales Process
• Part III – Implementation
• Part IV – The Future of Cash Management

TOPICS COVERED:
• What is Treasury Management (aka Cash Management)?
• The Evolution of Cash Management/History/Background
• Review of the Account Analysis and what it’s used for
• Overview of all Cash Management products in the market
• How to determine which products you need to offer to your business customers
• Determine who your in-house experts should be and provide the appropriate training
• How Cash Management is integrated with the Bank’s Technology, Operations and Sales teams
• Identifying new bank fee opportunities
• Ideas on how to market and brand your Cash Management products
• Process to implement Cash Management products
• The future of Cash Management (including Blockchain and Bitcoin)

WHO SHOULD ATTEND?
• Cash Management operations and sales personnel, Deposit sales team, Business bankers/lenders, Technology personnel (IT network support and core system support staff), Presidents, COO
October 11

Training the Credit Analyst

Training the Credit Analyst is an introductory course designed to address the needs of beginning credit analysts and reinforce the credit skills of current credit analysts in all aspects of credit analysis. It begins with a thorough review of the components of financial statements and proceeds into analyzing the financial statements by preparing a financial spread and then interpreting the results. The course will teach how to write effective and comprehensive credit analyses which highlight and detail the important trends shown on the financial spread sheet. Other analytical tools that will be covered in detail include: Cash Flow Analysis; Break-Even Analysis; Ratio Analysis, Financial Projections; Sustainable Growth Rate Calculation; Sensitive Analysis; Industry Comparison Analysis and Loan Grading.

COURSE OBJECTIVES

The objective of this course is to provide the Credit Analyst with analytical skills that can be put to immediate use upon return to their respective banks. They will learn to use proven analytical tools which will enable them to assess the degree of risk prior to recommending approval or declination of a credit request. Another objective of this course is to improve the documentation of commercial loan files which will reduce losses and will be viewed favorably by the regulatory community.

WHO WILL BENEFIT FROM THIS COURSE?

Training the Credit Analysis is designed for Credit Analysts with little or no experience; Credit Officers; Commercial Loan Officers/Managers; Loan Review Officers and Branch Managers.

AFTER PARTICIPATING IN THIS COURSE, THE PARTICIPANTS WILL:

• Know the various types of financial statements and be able to identify the components of financial statements including the Balance Sheet, Income Statement, Statement of Cash Flows, and Reconciliation of Net Worth.
• Know how to read the Notes to Financial Statements and identify latent Notes which may have a major impact on the operating performance of a credit.
• Know how to spread the financial statements consistently and interpret ratio analysis so that trends can be identified.
• Know how to perform a detailed Cash Flow Analysis by calculating the sources and uses of funds from one accounting period to another.
• Know how to prepare financial projections based upon assumptions provided by the borrower, then to test those assumptions by utilizing sensitivity analysis.
• Know how to calculate the Sustainable Growth Rate and understand how varying rates of growth will impact the financial condition of the borrower.

PREREQUISITES

In order to obtain the greatest benefit from this course, participants should have a general understanding of Accounting and have a basic understanding of financial statement and credit analysis.

October 17

Cyber Security

Today, everyone from large multinational corporations to individual citizens are concerned with the protection of their online assets. Thieves are inventing new ways to disrupt our online lives and steal our information. Financial Institutions are at the leading edge in the defense of our online assets with more and more responsibility and regulation with respect to cyber security. The day will be spent not only outlining traditional cyber security methods and practices but also looking at how cyber security impacts all aspects of the work we do. We will talk about recent attacks as well as where stolen information goes be to traded and sold. We will also take a look ahead at the technologies to come and how they can help in the never ending war with hackers.

WHAT YOU WILL LEARN:

• The overall outline of a proper cyber security defense plan and how every employee can participate.
• An update on the current cyber security landscape. What is currently impacting financial institutions and what to look for
• How Vendor Management plays a key role in cyber security
• A dive into the Dark Web which few law abiding people know about but is where information goes to be sold and thieves operate
• Bit Coin and Block Chain. What is it, how secure is it and will it disrupt our financial future
• Business Continuity Planning and how it plays a role in protecting our information

WHO SHOULD ATTEND?

Anyone in your institution with responsibility for customer information. This will be a non-technical presentation directed more towards bank employees who deal with customer information and directly with the customer. This will not be an IT directed briefing. The goal is for the typical bank employee to walk out armed with the information they need to help their financial institution with their cyber security defenses through recognition of cyber security threats and how to avoid them.
Before an effective lending function can commence, bankers must have a firm understanding of laws and regulations that governed the lending process. Regulatory requirements state what types of records must be obtained and maintained for each loan. During a safety and soundness examination, they will determine if lending practices, procedures and documentation follows the requirements of the major lending regulations. Proper documentation is essential for the bank to protect its investment and ensure that customers fully understand the loan product they have selected. Failure to properly document loans can leave banks exposed to litigation, losses and costly compliance violation penalties. This course is designed to provide the participant with an overall understanding of the lending regulations to insure loans are in compliance with the law.

SPECIFICALLY, THE COURSE WILL EXAMINE:

• Regulation B: Equal Credit Opportunity Act (ECOA)  
  Prohibits discrimination in credit on basis of sex, marital status, race, religion, etc.  
  The impact of Reg. B on the Application Process

• Regulation Z: Early Truth in Lending  
  Requires Early Truth in Lending Disclosures which became effective 7/31/09  
  Expanding the Disclosure Requirement Beyond the Principal welling

• Regulation X: Real Estate Settlement Procedures Act (RESPA)  
  Covers purchase loans, subordinate liens, closed-end home equity loans, home improvement loans, refinances  
  Review of documentation to include good faith estimate, HUD-1 or HUD1-A statement, settlement costs booklet, transfer of servicing rights, escrow arrangements

• Regulation O: Insider Loans  
  Prohibits abuse of a bank by its own insiders  
  Defines insiders as directors, executive officers, principal shareholders (an individual or company that owns, controls, or has the power to vote more than ten percent of the voting stock of the institution), and the “related interests” of same

• Regulation U: Securities Credit by Banks  
  If purpose of loan is to purchase or carry and the security is on FRB’s margin list, regulation limits the amount the institution can lend (presently 50% of current market values for securities – FRB can change at any time)

• Proposed Interagency Appraisal Guidelines  
  Principal Elements of the Guidelines

• Fair Debt Collection Practices Act  
  Designed to curb abusive debt collection practices. Applies only to people attempting to collect debts owned by a third party

• Flood Disaster Protection Act  
  Requires flood insurance for mortgage loans if secured property is a flood hazard area in a “participating” community. If in a “non-participating” community, the lender must advise the customer of that fact

WHO SHOULD ATTEND THIS SEMINAR?  
Anyone involved in the credit granting or credit administration function of the bank.
October 24
Mastering HDMA: Transitioning to the New Rules

A full-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act (HMDA) and the Consumer Financial Protection Bureau’s Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this seminar’s practical, “real world” approach to HMDA compliance. This seminar will also focus on the “new” data collection requirements effective in 2018. HMDA poses challenges to both novice and experienced reporters. With increased regulatory scrutiny of HMDA data for fair lending purposes and the potential penalties associated with technical errors, it is crucial for an institution’s HMDA data gathering and reporting process to be precise.

This Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and violations. Throughout the presentation, the instructor discusses relevant FAQs (Frequently Asked Questions) published by the regulators and questions received from PBS’ call-in service. The seminar provides the attendee the opportunity to get practical answers to their recurring questions. Learn how the CFPB’s final rule is changing HMDA! Hear how the changes and implementation phases will impact the institutions and transactions covered; the information required to be collected and recorded; and the processes for reporting and disclosing that data.

HERE IS WHAT YOU WILL LEARN
- Coverage, Exemptions and Key Definitions Associated with HMDA
- “What Information Goes Where” on the Loan Application Register
- Proper Lobby Notices and Requirements for Making HMDA Data Available to the Public
- Important FAQs and Other Tools Available from the FFIEC
- Why and How HMDA Data is Used During the Fair Lending Review Process
- Common Challenges Associated with HMDA, Including, Understanding the Definition of Refinance or Temporary financing, and the Difference Between the Rate Spread and HOEPA Calculations

WHO SHOULD ATTEND?
Anyone involved in HMDA data collection and/or reporting will benefit from this program. Loan processors, trainers, compliance officers, and auditors will also find this seminar to be informative.

THE MANUAL
Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

PROGRAM LEVEL
Intermediate

PREREQUISITES/ADVANCED PREPARATION
Basic Knowledge of HMDA

CREDIT HOURS:
Eligible for 6.5 CPE or 6.75 CRCM credits per seminar through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx

PRESENTER
Anetria Connell is a Vice President at ProBank Austin. Prior to joining the firm, she served as legal counsel to the Kentucky Department of Financial Institutions which regulates depository, non-depository, and securities entities. Her primary responsibility at the Department was the Dodd-Frank Act, whereby she assessed its effect on federal and state law and provided information and training to examiners and staff. In addition to her regulatory experience, Ms. Connell practiced business, real estate, and banking law. She graduated from The George Washington University Law school in 2004 with honors, and is licensed to practice law in Ohio and Kentucky.
Essential Lending Regulations

A one-day seminar that concentrates on the more central aspects of lending compliance that affect institutions in the making and servicing of consumer loans, as well as a review of regulations that apply to commercial loans. There are an incredible number of federal lending compliance regulations. Some provisions apply to all financial institutions in the making and servicing of loans and are important for financial institutions to learn and understand – for example, ECOA notification requirements, TILA statement and Loan Estimate/Closing Disclosure, and Flood Insurance. Other provisions may not be as significant as institutions may not offer certain loans or lending employees have authority over certain areas – for example, High Cost Mortgages and Loan Originator Compensation.

This seminar is intended to focus on those areas that are the most significant or relevant provisions in the lending compliance regulations. By spending less time on areas that do not apply or are not as foremost in institutions’ interests, we’ll be able to focus more in-depth on areas that do – the areas that institutions spend the most time and effort determining what the rules mean and how institutions may comply.

WHAT IS COVERED

- Equal Credit Opportunity Act (ECOA)
  - When ECOA Applies
  - Definition of Application and Completed Application
  - Notification Requirements, including Adverse Action Notices
  - Appraisal rules
  - Government Monitoring Information
  - Signatures of Spouses on Loan Documents

- Truth-in-Lending Act (TILA)
  - Coverage and Exemptions
  - Basic Disclosures:
    - Closed-End: TILA Statement and Integrated Mortgage Disclosures
    - Open-End: Account-Opening Disclosure
    - ARM and HELOC At Application Disclosures
  - Right of Rescission

- Ability-to-Repay and Qualified Mortgages
- HPML Requirements
- Periodic Statements

- Real Estate Settlement Procedures Act (RESPA)
  - Disclosure Requirements
  - Escrow Rules

- Flood Disaster Protection Act (Flood)
  - When Flood Determinations are Required
  - Notification Requirements
  - Escrow
  - Detached Structure Exemption
  - Force-Placement

- Military Lending Act
  - Coverage
  - Calculation of MAPR

WHO SHOULD ATTEND?

This program is suitable for all personnel involved in the lending process – compliance officers, auditors, loan officers, loan processors, mortgage brokers, closing staff/settlement agents – who will find the targeted approach of the seminar helpful in learning about and reviewing key requirements.

THE MANUAL

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

PROGRAM LEVEL INTERMEDIATE

Prerequisites/Advanced Preparation Basic knowledge of Lending Regulations. Field Of Study Specialized Knowledge and Applications.

CREDIT HOURS:

Eligible for 6.5 CPE or 6.75 CRCM credits through ICB member CE Review.

MBA educational offerings are constantly being added, so please visit mibankers.com and select Education/Events for a complete listing.

Not finding a topic you need?

Please contact us at sfisher@mibankers.com.
December 13

Power Prospecting Strategies

Power Prospecting Strategies…
Your 2018 Roadmap to Acquiring New Business

Less than 6% of entrepreneurs plan to change banks in 2018. To target, touch and earn your share of that small pie, join us December 13 to learn five unique acquisition strategies.

Experience how to:
• Stop cold calling and obtain an 80% prospect hit rate
• Employ conventional and out of the box sourcing strategies
• Make LinkedIn an essential component of your prospecting approach
• Have decision makers say “yes” to an initial appointment
• Create a circle back curation strategy to stay in the batter’s box long term

Here are just a few of the more than 50 tools participants take home:
• Prospecting letter templates that scream instant value
• Voice mail ideas that are returned 70% of the time
• Systematic prospect calendaring and hit rate tracking

Experienced at prospecting? This session takes your game to a new level of success. Never prospected? This program lays a solid foundation. This workshop is short on theory and long on practical ideas. Make 2018 your best new business year ever by joining us December 13.

JACK HUBBARD IS THE PROFESSOR OF PROSPECTING

With more than 69,000 bankers personally trained and coached, Jack Hubbard is widely seen as banking’s expert when it comes to new client acquisition. He brings more than four decades of bank prospecting experience to the table. Jack is the author of Conversations with Prospects, the prospecting standard for the banking industry.

Hubbard teaches at the nation’s top banking schools including Graduate School of Banking, Stonier Graduate School of Banking, School of Bank Marketing and Management and the Perry School of Banking. A prolific writer, his articles regularly appear in The Financial Brand, ABA Marketing Journal and numerous other industry publications. Hubbard is Chief Experience Officer of St. Meyer & Hubbard and a member of the Board of Directors of St. Charles Bank & Trust, a Wintrust Community Bank.

WHO SHOULD ATTEND?
Join us if you are a commercial banker, business development officer, branch manager, private banker, mortgage associate or anyone at your bank that prospects for new business.

ACCOMMODATIONS

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

CROWNE PLAZA- LANSING WEST
925 South Creyts Road
Lansing, MI 48917
(517) 323-7100
If prompted, please enter the code 100320157 into the Corporate Code Box

HYATT PLACE LANSING, EASTWOOD TOWNE CENTER
2401 Showtime Drive
Lansing, MI 48912
(517) 679-7600
If prompted, please enter the code 29700 into the Corporate or Group Code Box

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 unless otherwise noted. 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

Dress is business casual.

Confirmation will be emailed upon receipt of registration.
**2017 Fall Educational Offerings**

**REGISTRATION**

**IT'S EASY TO REGISTER!**

PHONE: (517) 485-3600
FAX: (517) 487-1235

MAIL: Michigan Bankers Association
507 S. Grand Ave
Lansing, MI 48933

EMAIL: mbaregistrations@mibankers.com

ONLINE: www.messageblocks.com/MBAFall17

---

**REGISTRATION FORM**

**NAME:** ____________________________  **NAME:** ____________________________

**BANK/FIRM:** ____________________________  **BANK/FIRM:** ____________________________

**TITLE:** ____________________________  **TITLE:** ____________________________

**ADDRESS:** ____________________________  **ADDRESS:** ____________________________

**CITY/STATE/ZIP:** ____________________________  **CITY/STATE/ZIP:** ____________________________

**PHONE:** ____________________________  **PHONE:** ____________________________

**CELL:** ____________________________  **CELL:** ____________________________

**EMAIL:** ____________________________  **EMAIL:** ____________________________

**FOOD ALLERGY/VEGETARIAN MEAL:** ____________________________  **FOOD ALLERGY/VEGETARIAN MEAL:** ____________________________

---

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

☐ IRS Tax Reporting Workshop | August 29
☐ IRA Essentials | September 6 *
☐ Advanced IRAs | September 7 *
☐ Introduction to Consumer Lending | October 5
☐ Introduction to Commercial Lending | October 6
☐ Cash Management: How Sales, Operations, and Technology Can Work Together to Generate More Fee Income | October 10
☐ Training the Credit Analyst | October 11
☐ Loan Documentation | October 12
☐ Cyber Security | October 17
☐ Mastering HMDA: Transitioning to the New Rules | October 24
☐ Essential Lending Regulations | October 25
☐ Power Prospecting Strategies | December 13

---

**SCHEDULE:**

Continental Breakfast: 8:30 a.m.
Seminar: 9:00 a.m. - 4:00 p.m.
Lunch is served at noon

---

**MEMBER AND EARLY BIRD PRICING:**

<table>
<thead>
<tr>
<th>REGULAR</th>
<th>*VIDEO BROADCAST AVAILABLE</th>
<th># ATTENDING</th>
<th>SUB-TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Day Seminar</td>
<td>$245</td>
<td>$295</td>
<td></td>
</tr>
<tr>
<td>Multiple Person Rate</td>
<td>(rate is per person)</td>
<td>$225</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL REGISTRATION FEE:** $ _________

---

**METHOD OF PAYMENT:** (Check one)

☐ Please Invoice (MBA Members only) Email where invoice should be sent: ____________________________

☐ Check payable to the Michigan Bankers Association

Charge my:  ☐ MasterCard  ☐ Visa  ☐ AMEX

Name of Cardholder: ____________________________

Credit Card Number: ____________________________ Exp. Date: ___/___

Cardholder Signature: ____________________________

---

**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 e-mail mbaregistrations@mibankers.com with your substitution or cancellation request.
Bridge the Knowledge Gap.

Michigan Bankers Association has many educational opportunities that will help you connect to the future of banking.