



Commercial Lending School

September 9 – 13, 2024

9 a.m. – 4 p.m.

Kentucky Society of CPAs

1735 Alliant Avenue, Louisville

After successfully completing the Commercial Lending School, lenders will have the knowledge needed to evaluate, structure and negotiate a commercial loan.

The purpose of the Kentucky Bankers Association's (KBA) Commercial Lending School is to prepare mid-level bankers to serve effectively and profitably as commercial loan officers by developing:

- A better understanding of the economy and how it affects the lending decision;
- An understanding of how a business is structured and how it competes;
- An understanding of the role of a company's management and how to analyze and evaluate that management;
- A thorough understanding of basic and advanced analytical techniques;
- An opportunity to apply these analytical techniques in a series of lending situations and to carry them forward in a structuring of loans;
- An understanding of relationship banking - how to meet multiple customer financial needs profitably;
- A thorough understanding of how problem loans develop and the appropriate techniques to use in managing a problem loan; and
- An understanding of their bank's tolerance for risk, the risks assumed in the loan portfolio and their bank's credit process to manage the risks.

Prerequisites

Prerequisites for admission are as follows:

- A minimum of one year experience in commercial lending, or a minimum of one year in credit administration in a bank, or five years of banking experience.
- Successful completion of AIB courses in Commercial Lending, Analyzing Financial Statements, and Economics, or demonstrated knowledge.

Check In & Materials

Registrants will check-in the first day of the program, Monday, September 9, 2024. Classes will begin immediately following check-in. All classes will be held at Kentucky Society of CPAs.

Tuition includes instruction, curriculum materials, and lunch. Curriculum materials will be distributed the first day of class. Participants should *bring their own calculator and supplies* for taking notes during class.

Meals

Lunch will be served. Participants will be on their own for dinner each evening.

Lodging

Should you need overnight accommodations we suggest: Holiday Inn Express, 1520 Alliant Avenue, Louisville (502) 240-0035; be sure to mention you are attending a KBA program to receive our rate. The special rate for KBA will expire 9/2/24.

Speakers

Mr. Ronald Rushing, Rushing Consulting Group, LLC, has over 20 years of banking and financial consulting experience. Ron has also served as a bank examiner with the Missouri Division of Finance, commercial loan officer and director of loan review/loan administration/internal audit. He has extensive teaching experience with banking associations across the country.

Mr. Michael Wasson is a retired banker with over 45 years' experience in managing community banks. Mike has served as the CEO of six community banks and as the Chairman of a Broker/Dealer. Mike has been an Executive Officer in Banks with assets ranging from \$13 million to \$6 billion. Mike has served on the faculty of Bank Lending Schools and Bank Management Schools, in Missouri, New Mexico, Iowa, Kentucky and the Graduate School of Banking in Colorado.

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Cancellation Policy

Applicants withdrawing before September 2, 2024 will be refunded all fees except a \$150 cancellation fee. There is no refund if an applicant withdraws after the deadline or fails to attend the school, with the exception of extenuating circumstances. Due to commitments and expenses, we cannot reverse, such as: handouts, food, beverages, room rentals, speaker fees, etc.; even extenuating circumstances will require partial refunds because of these expenses. Substitutions are welcome. Refund requests must be submitted in writing/email to the KBA.

Questions

Please contact Paula Cross at pcross@kybanks.com or (502) 736-1284. For a complete listing of KBA programs, or to register online, please visit www.kybanks.com.



Registration Form

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\$1625 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	Method of Payment <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$_____ is enclosed. <input type="checkbox"/> Please charge my credit card \$_____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____ CARDHOLDER'S SIGNATURE _____ SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
BANK _____		
MAILING ADDRESS _____		
CITY STATE ZIP _____		
PHONE _____	FAX _____	
EMAIL (REQUIRED FOR REMINDER) _____		
SPECIAL ASSISTANCE / DIETARY NEEDS _____		

Please send registration to: Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to pcrosskybanks.com		