

2008



*Credit Union*

# Business & Lending Services

CONFERENCE

September 25–27, 2008 • Myrtle Beach, SC

*Discover how to serve a growing market!*

*The Power of Partnership*



# Business Lending & Services CONFERENCE

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The growth of small businesses can offer big opportunities for your credit union. Small-business owners generally have few problems getting their credit needs met. What they lack is a satisfactory level of service from their primary financial institution. Your credit union has a prime opportunity to step in and offer winning services to members who are small-business owners. Join us in Myrtle Beach, and find out what it takes to build a successful program from the ground up.

## EDUCATIONAL SESSIONS

### Industry Overview:

#### What is Your Mission?

- Learn how other credit unions have entered the business lending and business services market
- Write a mission statement for your program
- Learn ways to define your niche and target market

### Competitive Analysis:

#### Building a Product Portfolio to Meet the Competition

- Learn proven techniques for evaluating the competition
- Develop a product portfolio to make your credit union stand out
- Formulate pricing options and consider the financial consequences

### Designing the Business Member Experience

- Identify the product knowledge and information your staff will need
- Develop a referral process that allows front line staff to play a role in new business development

### Been There, Done That: Learn From the Experience of Others

- Hear from a panel of experienced business lenders
- Learn about major challenges and pitfalls
- Discover how they worked to overcome the obstacles

### Building a Marketing Plan

- Identify the key components of a preliminary marketing plan
- Include SEGs, members with “doing business as” accounts, and the community
- Brainstorm ideas for your preliminary marketing plan

### Building a Commercial

#### Credit Culture: Loan Policy and Underwriting Procedures

- Become familiar with NCUA’s Part 723 and the limitations it creates
- Learn how different categories of loans should be addressed in your policies
- Get familiar with fundamental underwriting techniques

### Buy It or Build It: Systems, Software and Vendors

- Learn what technology and vendors can help you launch your program
- Discover alternatives for loan documentation and financial statement analysis
- Identify areas where a third party alliance may be better than doing it yourself

### CUSOs: What They Can Provide vs. What You Really Need

- Determine whether or not a CUSO relationship is right for your credit union
- Learn about alternatives and criteria for your decision-making process

### Working the Numbers: Building a Financial Plan

- Identify all the direct and indirect costs of your program
- Develop a financial plan using a proven financial worksheet
- Develop expectation levels for asset and liability growth and net income

### Putting it All Together

- Participate in a brainstorming session to identify the tasks necessary for implementation
- Discuss appropriate staffing levels
- Learn what attributes, knowledge, and expertise your staff needs for supporting business services

## INSTRUCTORS

**C. Dennis Beaver** the founder and principal of Hill Creek Consulting, specializes in helping credit unions launch member business services programs. A typical credit union engagement includes a competitive analysis, systems analysis, marketing plan, financial plan, account opening procedures, loan policies, underwriting procedures, and an implementation plan. Previously, Dennis spent more than 20 years in the banking industry, where he was a national accounts officer, corporate banking team leader, corporate finance manager, and private banker.

**Doug Benzine**, vice president of research and advisory services at Credit Union National Association, is responsible for leading the development and delivery of CUNA's market research and consulting services. He has been assisting credit unions with their strategic initiatives for the last six years, from operational improvement to technology needs. He also has 15 years of experience as a financial services consultant for KPMG Peat Marwick (now Bearing Point).

## LODGING & REGISTRATION INFORMATION

### Hilton Myrtle Beach Resort

10000 Beach Club Dr.  
Myrtle Beach, SC 29572  
Phone: 866-454-8309  
Fax: 843-497-0168

Room rate: \$125 Oceanview

*Reserve your lodging by August 25, 2008*

The Hilton Myrtle Beach Resort has beautifully appointed guestrooms with ocean views and private balconies. The resort is just minutes away from attractions such as Broadway at the Beach, Myrtle Beach House of Blues, and Tanger Outlet Center. To register at this special rate mention CUNA.

### Conference Registration

The conference registration fee is \$895. CUs with less than \$10 million in assets receive a 25% discount by entering code SREG.

### Confirmations

If you register online and pay by credit card or ACH, you will receive your registration confirmation within three business days. Please allow up to 10 days if you pay by check.

### Cancellations

Cancellations received in writing (via fax 608-231-4327) before the end of business on September 17, 2008 are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted for cancellation requests received after September 17, 2008. Substitutions are accepted anytime prior to the start of the program at no additional cost. Simply fax event and contact information, listing the new participant and who they will be replacing.

# Register online today!

Georgia [training.gcu.org](http://training.gcu.org)

North Carolina [training.ncleague.org](http://training.ncleague.org)

South Carolina [training.sccul.org](http://training.sccul.org)

For registration information or assistance, e-mail [reginfo@cuna.coop](mailto:reginfo@cuna.coop) or call 800-356-9655, ext. 4387.

## AGENDA

### THURSDAY

8:00–8:30 a.m.

Registration

8:30–8:45 a.m.

Introductions

8:45–10:00 a.m.

Industry Overview: What is Your Mission?

10:15–11:45 a.m.

Competitive Analysis: Building a Product Portfolio to Meet the Competition

11:45 a.m.–1:15 p.m.

Lunch

1:15–2:45 p.m.

Designing the Business Member Experience

3:00–4:30 p.m.

Been There, Done That: Learn From the Experience of Others

4:30–5:30 p.m.

Networking Reception

### FRIDAY

8:30–10:00 a.m.

Building a Marketing Plan

10:15–11:45 a.m.

Building a Commercial Credit Culture: Loan Policy and Underwriting Procedures

11:45 a.m.–1:15 p.m.

Lunch

1:15–2:45 p.m.

Buy It or Build It: Systems, Software and Vendors

3:00–4:30 p.m.

CUSOs: What They Can Provide vs. What You Really Need

### SATURDAY

8:30–10:00 a.m.

Working the Numbers: Building a Financial Plan

10:15–11:45 a.m.

Putting it All Together

## ADDITIONAL LEARNING

### OPPORTUNITIES

#### **CUNA Business Lending Certification Institutes**

Presented in partnership with the University of Wisconsin-Madison School of Business. You'll learn tools, strategies, and techniques to serve the financial needs of your members' small businesses. Visit [training.cuna.org](http://training.cuna.org) and choose *Schools & Conferences*.

July 21–25 • Madison, WI

December 8–12 • St Pete Beach, FL

Tuition \$1,895

#### **Management and Leadership Webinars**

Here's just a sampling of the topics offered in 2008. To learn more, visit [training.cuna.org](http://training.cuna.org) and choose *Webinars & eSchools*.

- Building Collaboration & Cooperation With Your Team, August 6
- Developing Member Service Excellence, August 13
- Legendary Credit Union Leadership, August 20

#### **CUNA Volunteer Certification School**

Join us for the most comprehensive volunteer certification program in the movement. You'll gain the knowledge you need to fulfill your duties, plus you'll earn your Certified Credit Union Volunteer (CCUV) designation. Visit [training.cuna.org](http://training.cuna.org) and choose *Schools & Conferences*.

September 7–12 • San Diego, CA

Tuition \$1,695 (\$1,795 after July 25)

#### **CUNA Community Credit Union Conference**

Don't just do it. Do it different. To succeed, your products, delivery systems, marketing, and service culture must be tailored to fit your community. This conference is for all credit union leaders who are inspired to shake off the status quo and stand out from the crowd. Register online today at [community.cuna.org](http://community.cuna.org).

October 8–11 • San Diego, CA

Tuition \$895 (\$995 after August 22)

#### **CPDOnline: Education for everyone on your team**

Put online training to the test with a free 30-day trial! You get 250 expertly designed self-study courses, along with personal assistance whenever it's needed. The courses and exams can be purchased individually, or your credit union can become a **CPDOnline** member with a package of benefits. Visit [training.cuna.org](http://training.cuna.org) and choose **CPDOnline**.



PO Box 431 | Madison, WI 53701-0431



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