



CUNA & Affiliates
www.cuna.org

A Member of the Credit Union System

**Credit Union
 National Association, Inc.**

P.O. Box 431
 Madison, WI
 53701-0431



CONSUMER LENDING SCHOOLS

Experience learning
 with this progressive
 three-part training!

*"I had a great week and learned many things.
 All of the speakers were excellent and very
 knowledgeable with great ideas that I intend to
 implement at my credit union."*

— 2002 Participant of Consumer Lending School

CUNA'S CENTER FOR PROFESSIONAL DEVELOPMENT

2003

CONSUMER LENDING SCHOOLS AND HOME EQUITY LENDING SEMINAR

WHAT'S BEHIND THIS REVOLUTION IN CREDIT UNION LENDING?



eLEARNING

Parts I & II
 NOW AVAILABLE
 ONLINE

Consumer Lending Foundations School: Part I
Consumer Lending Management School: Part II
Consumer Lending Executive Development School: Part III
Home Equity Lending Seminar

February 9, 2003 (Seminar)
 February 9 - 14, 2003 (Parts I & II)
 Chateau Sonesta Hotel • New Orleans, Louisiana
 and
 September 14, 2003 (Seminar)
 September 14 - 19, 2003 (Parts I, II, & III)
 Tempe Mission Palms Hotel • Tempe, Arizona

eSchools start May 6 and July 9



CONSUMER LENDING SCHOOLS

The **Consumer Lending Schools** provide a progressive, comprehensive learning experience for loan staff. This three-part program is taught by experienced instructors, who provide practical, proven strategies that will enable your credit union to meet its business goals. Graduates of all three schools receive a special series certificate, acknowledging their advanced training in lending. **Part I** provides an understanding of the business aspects of consumer lending; **Part II** focuses on the trends and provides insight into what's new in credit union lending; and **Part III** concentrates on the strategies and new ideas lenders need to strategically manage their credit union loan portfolio.



HOME EQUITY LENDING SEMINAR

February 9, 2003 • New Orleans, Louisiana

September 14, 2003 • Tempe, Arizona

TUITION \$375

SUNDAY

8:00 - 9:00
Registration

9:00 - 3:00

- Define the issues involved in home equity lending and learn how to design home equity lending products
- Review home equity lending and legal issues

INSTRUCTORS



Don Rohacek has worked in the financial services industry for 15 years, the last six as the CEO of Seattle Pacific Credit Union and Credit Union Northwest. His background includes consumer, mortgage and commercial lending. Rohacek has a BA in economics from UCLA and is a graduate of the Western CUNA Management School.



Bill Elrod has over 20 years of experience in training, lending, organizational management and human resources, concentrated in the financial industry. Elrod formed Elrod Associates, Inc., a consulting and training practice in 1996. His clients include Penn State University, JVC America and numerous financial institutions in the Southeast. He also delivers various lending, service, sales, member referral and leadership-related training workshops and conference breakout sessions to credit union leagues throughout the United States.



Robert E. Sutton, the founder and CEO of Centrix Financial, has 25 years of experience in spearheading the growth of early-stage companies in the non-standard financing market. His visionary leadership style and hands-on management approach contributes to his proven ability to guide his entrepreneurial companies from the idea phase, through the investment process, to the operational stage and into rapid expansion. His success also stems from his expertise in identifying and penetrating large, untapped market niches with innovative, highly profitable products and services.



William C. Koo is the founder and CEO of AssetExchange, which provides brokerage services and growth strategies for credit union credit card portfolios, participations, and other loan portfolios. Prior to founding AssetExchange, Koo held numerous senior management positions at U.S. Bank. His responsibilities included managing merger and acquisition activities, implementing strategic plans and technology for a 1,200-person mortgage company, and heading marketing and finance for the credit card division where he was the lead for multiple portfolio sales.

CONSUMER LENDING FOUNDATIONS SCHOOL PART I

February 9 - 14, 2003 • Chateau Sonesta Hotel • New Orleans, Louisiana

September 14 - 19, 2003 • Tempe Mission Palms Hotel • Tempe, Arizona

TUITION \$1,295

Registration	Day 1	Day 2	Day 3	Day 4	Day 5
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8:00 - 9:00 Registration for Seminar	8:00 - 8:15 <i>Orientation</i>	8:00 - 10:00 Loan Policy • Learn the components of effective loan policy • Identify key factors to consider during application analysis	8:00 - 12:00 Consumer Regulations Basics • Master regulations affecting consumer loans, including Reg B (ECOA) and Reg Z • Gain a member-friendly perspective toward compliance	8:00 - 12:00 Communication Skills • Define the essentials of effective communication • Explore the impact of different communication channels on the lending process	8:00 - 11:15 Prevent Collections & Bankruptcy • Acquire a clear understanding of collections terminology and processes • Identify the warning signs of bankruptcy • Learn how to read credit reports and bankruptcy papers • Share what other credit unions are doing about delinquency • Learn the red flags to look for before making the loan
9:00 - 3:00 Home Equity Seminar • Define the issues involved in home equity lending and learn how to design home equity lending products • Review home equity lending and legal issues	8:15 - 12:00 Examining the Process From the Interview to the Follow-up Call You will be guided through the entire lending process including: • Member inquiry • Interview • Credit investigation • Proper conditioning of a loan	10:15 - 12:00 The Loan Decision Challenge • Improve your judgement skills • Work as a team to determine if you should grant credit, what kind of credit to offer and how much to offer • Help your team score and improve your skills at the same time • Share the credit decision process with other loan officers	12:00 - 1:15 <i>Lunch on Your Own</i>	12:00 - 1:15 <i>Lunch on Your Own</i>	11:15 - 11:30 Wrap-up • Evaluations • Certificates
3:30 - 4:30 <i>Registration for Parts I, II & III</i>	12:00 - 1:15 <i>Networking Lunch Provided</i>	12:00 - 1:15 <i>Lunch on Your Own</i>	1:15 - 4:30 Consumer Regulations Advanced/Update • Explore the latest compli- ance issues impacting your lending program • Review recent cases involving consumer lending • Manage your credit union risk to minimize financial impact	1:15 - 4:30 Communication Skills (continued) • Acquire strategies for dealing with difficult interactions • Practice ways to ask tough questions and deny member loans	
4:30 - 5:30 Opening Session: Trends in Lending • Find out what big changes are expected in CUs during the next several years • How the lending environment is changing	1:15 - 4:30 Examining the Process From the Interview to the Follow-up Call (continued) • Understanding the collateral • Credit decision • Importance of proper documentation • Necessity for effective follow-up	1:15 - 3:30 Advanced Selling Workshop • Obtain the qualities necessary to be an effective sales person • Understand credit union products and the importance of portfolio diversification • Four guiding principles for getting the most out of the member • Conversational probing: Picking up clues that guide the member into the right relationship			
5:30 - 6:30 Welcome Reception					

Who should attend?
Staff who perform lending functions in their credit unions. The school is also beneficial to those who are not currently performing functions in this area, but who are interested in expanding their knowledge.



*"In today's
workplace
of consumer
loans, I feel
refreshed and
rejuvenated
to go back
to work and
truly make
a difference."*

— 2002 Participant of
Consumer Lending School

*Learn the
skills you need
to help your lending
program grow
to the highest level.*



CONSUMER LENDING MANAGEMENT SCHOOL PART II

February 9 - 14, 2003 • Chateau Sonesta Hotel • New Orleans, Louisiana

September 14 - 19, 2003 • Tempe Mission Palms Hotel • Tempe, Arizona

TUITION \$1,295

Registration	Day 1	Day 2	Day 3	Day 4	Day 5
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8:00 - 9:00 Registration for Seminar	8:15 - 8:30 Orientation	8:15 - 12:00 Automated Underwriting & Risk-Based Lending	8:15 - 12:00 Regulatory Compliance: Basics	8:15 - 12:00 Card Portfolio Management	8:15 - 11:15 Innovative Marketing Ideas
9:00 - 3:00 Home Equity Seminar	8:30 - 12:00 Technology and Lending	<ul style="list-style-type: none"> Explore new technologies to improve the efficiencies of your lending department Consider the benefits and risks of using credit scoring 	<ul style="list-style-type: none"> Master regulations affecting consumer loans, including Reg B (ECOA) and Reg Z Gain a member-friendly perspective toward compliance 	<ul style="list-style-type: none"> Determine the profitability of your card program Trends to watch for when considering keeping or selling your card program How to make your credit program a success 	<ul style="list-style-type: none"> Credit unions from across the nation share their approach to marketing
<ul style="list-style-type: none"> Define the issues involved in home equity lending and learn how to design home equity lending products Review home equity lending and legal issues 	<ul style="list-style-type: none"> Examine current models emerging in online lending Develop a Web strategy that meets your goals Discover tools to maximize your online lending program 	<ul style="list-style-type: none"> Analyze the way open-end lending impacts your overall lending process Acquire ways to efficiently use open-end lending Investigate real-life examples of integrating this process into your lending mix 	<ul style="list-style-type: none"> Explore the latest compliance issues impacting your lending program Review recent cases involving consumer lending Manage your credit union risk to minimize financial impact 	<ul style="list-style-type: none"> Find out how your credit union can use participation loans to grow or increase yield Examine the steps involved to get started 	<ul style="list-style-type: none"> Evaluations Certificates
3:30 - 4:30 Registration for Parts I, II & III	12:00 - 1:15 Networking Lunch Provided	12:00 - 1:15 Lunch on Your Own	12:00 - 1:15 Lunch on Your Own	12:00 - 1:15 Lunch on Your Own	11:15 - 11:30 Wrap-up
4:30 - 5:30 Opening Session: Trends in Lending	1:15 - 4:30 Managing Open-End Lending	1:15 - 3:30 Automated Underwriting & Risk-Based Lending (continued)	1:15 - 4:30 Regulatory Compliance: Advanced	1:15 - 3:30 Loan Participations	<ul style="list-style-type: none"> Have a safe trip home!
<ul style="list-style-type: none"> Find out what big changes are expected in CUs during the next several years How the lending environment is changing 	<ul style="list-style-type: none"> Identify traditional and new technology-based open-end lending products Analyze the way open-end lending impacts your overall lending process 	<ul style="list-style-type: none"> Analyze risk-based lending Identify ways to apply new technologies in your specific environment 	<ul style="list-style-type: none"> Explore the latest compliance issues impacting your lending program Review recent cases involving consumer lending Manage your credit union risk to minimize financial impact 	<ul style="list-style-type: none"> Find out how your credit union can use participation loans to grow or increase yield Examine the steps involved to get started 	
5:30 - 6:30 Welcome Reception					

Discover
new and innovative
lending opportunities.

Who should attend?

Staff who manage the lending functions in their credit unions and lenders who have attended Part I of this program series. The school is also recommended for those not currently performing these responsibilities, but who are interested in expanding their knowledge.



"This is the best training I have ever had and I plan to come to another CUNA school in the future."

— 2002 Participant of Consumer Lending School



The Center for Professional Development is committed to providing a quality learning experience with cutting-edge topics and expert instructors. If for some reason you are not fully satisfied, contact us and we'll send you a full tuition refund or credit toward another conference, school, or institute.



CONSUMER LENDING EXECUTIVE DEVELOPMENT SCHOOL PART III

September 14 - 19, 2003 • Tempe Mission Palms Hotel • Tempe, Arizona

TUITION \$1,295

Registration	Day 1	Day 2	Day 3	Day 4	Day 5
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>8:00 - 9:00 Registration for Seminar</p> <p>9:00 - 3:00 Home Equity Seminar</p> <ul style="list-style-type: none"> Define the issues involved in home equity lending and learn how to design home equity lending products Review home equity lending and legal issues <p>3:30 - 4:30 Registration for Parts I, II & III</p> <p>4:30 - 5:30 Opening Session: Trends in Lending</p> <ul style="list-style-type: none"> Find out what big changes are expected in CUs during the next several years How the lending environment is changing <p>5:30 - 6:30 Welcome Reception</p>	<p>8:30 - 8:45 <i>Orientation</i></p> <p>8:45 - 12:00 Serve Credit-Impaired Members With Special Finance Loans</p> <ul style="list-style-type: none"> Explore the benefits of credit-impaired lending Learn how to manage special finance loans Develop a strategic plan to successfully lend to the credit-impaired segment <p>12:00 - 1:15 <i>Networking Lunch Provided</i></p> <p>1:15 - 3:30 How to Stand Out in the Student Loan Crowd</p> <ul style="list-style-type: none"> Learn key marketing strategies Explore the benefits of student loans Find out how to get started 	<p>8:30 - 12:00 Strategic Leadership for Lenders</p> <ul style="list-style-type: none"> Develop a strategic vision for your lending department Create synergy between the lending department and the credit union Sell your vision to your board and CEO <p>12:00 - 1:15 <i>Lunch on Your Own</i></p> <p>1:15 - 3:30 Strategic Leadership for Lenders (continued)</p> <ul style="list-style-type: none"> Assess your credit union's lending delivery channels and determine how they fit in the credit union's big picture Understand the importance of integrating your strategy with the compliance, finance, marketing and technology departments 	<p>8:30 - 12:00 Asset Liability Management for Lenders</p> <ul style="list-style-type: none"> Understand asset liability management and the CAMEL rating system Analyze key credit union ratios Investigate the effects of changes in loan pricing Evaluate economic impacts of recent lending trends Understand the perspective of your CFO <p>12:00 - 1:15 <i>Lunch on Your Own</i></p> <p>1:15 - 3:30 Evaluating and Controlling Credit Risk</p> <ul style="list-style-type: none"> Identify the causes of credit risk Explore the impact of general economic conditions on credit risk Examine the impact of bankruptcy, charge-offs and delinquency, and learn ways to control these factors 	<p>8:30 - 12:00 Loan Participation</p> <ul style="list-style-type: none"> Find out how your credit union can use participation loans to grow or increase yield Examine the steps involved to get started <p>12:00 - 1:15 <i>Lunch on Your Own</i></p> <p>1:15 - 4:00 Business Lending</p> <ul style="list-style-type: none"> What is business lending? Review the regulations What products and services do business want? How to determine if business lending is right for your credit union 	<p>8:30 - 11:15 Build and Effect e-Business Strategy for Loan Programs</p> <ul style="list-style-type: none"> Develop a Web strategy that meets your business goals Acquire the latest information on delivery standards Discover tools to maximize your online lending program <p>11:15 - 11:30 Wrap-up</p> <ul style="list-style-type: none"> Evaluations Certificates <p><i>Have a safe trip home!</i></p>

Learn strategies for serving the credit-impaired...lending to students...and identifying credit risk.

Who should attend?

Staff who direct the lending function in their credit unions; anyone involved in the strategic planning of their lending program; and staff who have completed Parts I and II of this lending program series. The school is also open to those not currently performing these responsibilities, but who are interested in expanding their knowledge.

LEARN IN THESE EXCITING LOCATIONS!



SEMINAR AND PARTS I & II

February 9 - 14, 2003

Chateau Sonesta Hotel
800 Iberville Street
New Orleans, LA 70112
Room Rate: \$175 sgl/dbl
Phone: 504-586-0800
Fax: 504-586-1987

Hotel cut-off: January 10, 2003 •

The Chateau Sonesta is located right in the heart of the French Quarter, just steps away from world-famous restaurants, museums, the art and antique galleries of Royal Street, jazz nightclubs, and the historic Jackson Square. Take the time to stroll through the open-air French Market or stop at the Café du Monde for coffee and beignets. A trip on the St. Charles Streetcar Line will take you on a relaxing ride to see the magnificent homes described by Anne Rice in her vampire novels.



SEMINAR AND PARTS I, II & III

September 14 - 19, 2003

Tempe Mission Palms Hotel
60 East Fifth Street
Tempe, AZ 85281
Room Rate: \$145 sgl/dbl
Phone: 480-894-1400
Fax: 480-968-7677

Hotel cut-off: August 15, 2003 •

From the moment you enter Tempe Mission Palms, you'll be greeted by an unprecedented warmth — the warmth of the beautiful courtyard surrounded by guest rooms and suites. Located in the heart of the Phoenix metropolitan area, you will be within walking distance of galleries, dining, entertainment, and more than 50 shops. This central location is five minutes from downtown Scottsdale and Sky Harbor International Airport and 15 minutes from downtown Phoenix.

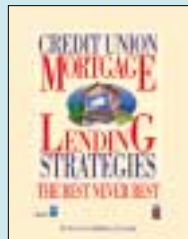
• Room availability and rate not guaranteed after this date

CPD LENDING RESOURCES

Products from CUNA's Center for Professional Development are available through CUNA Customer Service at (800) 356-8010, press 3. Visit www.cuna.org/training.html for more information on CUNA's products and services.

CREDIT UNION MORTGAGE LENDING STRATEGIES: THE BEST NEVER REST

Here's a book for those who are "out of the gate" and ready to do mortgage lending in a serious way. It looks at trends, key issues and strategic decision making. It informs, motivates, and guides credit union managers to successfully build and run a competitive program. #22639-BR9 \$39.95



CONSUMER LENDING FOUNDATIONS

Gain knowledge of lending laws and regulations, the core duties of a credit union loan officer, and the details of a loan policy document. #22478-BR9 \$39.95



CONSUMER LENDING MANAGEMENT

Provides information on how to remain more competitive in lending, ideas to make your credit union stand out in the lending market, and how to provide the highest quality financial services to your members. It also covers lending laws and regulations, economics of lending, and lending strategies. #22479-BR9 \$39.95



TOMORROW'S LENDING STRATEGIES

Help your credit union stand out as an innovative lender. This book focuses on new ways to give busy members the convenience they're seeking. Get practical information for building a lending operation that fits your members' needs. #22826-BR9 \$29.95



CREDIT UNION LOAN PROFESSIONAL HANDBOOK (SECOND EDITION)

Gives staff a basic foundation in credit union lending concepts and skills. This updated handbook includes a detailed description of the most important duties and responsibilities of loan professionals, as well as a breakdown of loan products and services. #766-BR9 \$24.95



Lending materials are also available from the STAR, MERIT, and VAP programs. Please contact your league for more information. Credit unions in California, Nevada, and Alaska, please call CUNA Customer Service at 800-356-8010, press 3.

CONSUMER LENDING SCHOOLS AND HOME EQUITY LENDING SEMINAR

**Tuition \$375 (SEMINAR)
\$1,295 (SCHOOLS)**

For more information,
Call:

(800) 356-9655
Program content, ext. 4892
Registration information,
ext. 4387

E-mail: learning@cuna.com

Scholarships

Need-based scholarships are available through the CUNA Lending Council. Applications can be obtained through the CUNA Fax-on-Demand System, (800) 643-6080, document #4303; by contacting Joe Brancucci, Boeing Employees CU at jbrancucci@becu.org; or by visiting www.cunalendingcouncil.org.

Continuing Professional Education (CPE) Credits

CUNA & Affiliates is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State



boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Telephone: (615) 880-4200. Web site: www.nasba.org.

CPE Credits: You can earn 28 CPE credit hours for each Consumer Lending School and 4 CPE credit hours for the Seminar. No advance preparation is required.

Travel Arrangements

United Airlines is the "official airline" for CUNA's programs. Call United's specialized meetings reservation center at (800) 521-4041 to make your airline reservations. Please reference ID #553SF.

Cancellations and Refunds

Cancellations received in writing (via fax (608) 231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$200 administrative fee. No refunds will be granted if cancellation is received seven days or less before a program begins. Substitutions are accepted anytime prior to the start of the program at no additional cost. Simply fax an updated registration form, listing the new participant and who they will be replacing.



REGISTRATION FORM

Please complete one form per registrant.
Type or print all information. Photocopy for multiple registrations.

Fax: (608) 231-4327

Mail: Credit Union National Association
P.O. Box 78546
Milwaukee, WI 53278-0546

Register Online:
www.cuna.org/training.html

REGISTRATION INFORMATION

Name _____

Name preferred on badge _____

Title _____ Social Security # (optional) _____ / _____ / _____

Credit union name _____

CU mailing address _____

City _____ State _____ Zip _____

Daytime phone number: (_____) _____

Fax number (_____) _____ Data processing vendor _____

E-mail address _____

Check here if you have any disability that requires special services.

In case of emergency, please contact (required):

Day contact name _____ Phone (_____) _____

Night contact name _____ Phone (_____) _____

TUITION

\$375 Home Equity Lending Seminar \$ _____

\$1,295 Consumer Lending School: Part I \$ _____

\$1,295 Consumer Lending School: Part II \$ _____

\$1,295 Consumer Lending School: Part III \$ _____

\$1,295 eSchool Consumer Lending School: Part I \$ _____

\$1,295 eSchool Consumer Lending School: Part II \$ _____

\$100 Council discount

(Registrant must be a Council member to qualify for the discount. No discount applies for seminar.) minus \$ _____

Which council are you a member of? _____

Total enclosed \$ _____

PAYMENT METHOD (Payment must accompany registration.)

Check/share draft enclosed (payable to Credit Union National Association, Inc.)

Charge my credit card VISA MasterCard

Card account number _____ / _____ / _____ / _____

Signature _____ Expiration date _____

Print name as it appears on card _____

CUNA/LEAGUE AFFILIATED?

Yes No (Please note: Affiliation with CUNA/League is required for attendance, but limited exceptions may apply. Please contact CUNA prior to making travel arrangements to confirm eligibility.)



For information on joining the CUNA Lending Council, visit our Web site www.cunalendingcouncil.org.

FOR OFFICE USE ONLY:

Customer # _____

Parent # _____

Authorization _____

Order # _____

Confirm Date _____



eLEARNING

WHAT ARE eSCHOOLS?

eSchools are a unique blended approach to learning, featuring live, real-time interactive instruction from industry experts. This, combined with self-paced Web activities, including group discussions, exercises, simulations, and case studies, provides an interactive learning experience.

- Each program consists of six sessions of live virtual classroom instruction lasting approximately two hours, encompassing audio, lectures, group discussion, and live chats.
- In addition to the scheduled live classroom events, students will engage in online activities including discussion groups, additional readings and case studies. Study hours for this portion of the course are not fixed, giving students the flexibility to choose the best time each week to complete these activities. Students should expect to spend three to six hours on Web-based activities for each scheduled class session.

WHAT ARE eSCHOOLS FEATURES & BENEFITS?

- An affordable and convenient way to get your training.
- No travel costs or time away from the credit union — learn right from the comfort of your own office.
- Share ideas and network with peers via online discussion groups.
- Small class sizes allow you to get the most from course activities and instructors.
- A certificate of completion is awarded for each program.

For more information on all eSchools, visit www.cuna.org/training.html, and choose eLearning; or call (800) 356-9655, ext. 4249; or e-mail elearning@cuna.com.



eLEARNING

2003 CONSUMER LENDING eSCHOOL CLASS SCHEDULE



CONSUMER LENDING FOUNDATIONS eSCHOOL: PART I

May 6 - June 10, 2003

Tuition \$1,295

*Each class is held from 2:00-4:00 pm
(central time).*

CLASS 1: MAY 6

Part I: Examining the Process From
the Interview to the Follow-Up Call
and Loan Policy

CLASS 2: MAY 13

Part II: Examining the Process From
the Interview to the Follow-Up Call
and Loan Policy

CLASS 3: MAY 20

Consumer Regulations

CLASS 4: MAY 27

Loan Communications Skills

CLASS 5: JUNE 3

Advanced Selling Workshop

CLASS 6: JUNE 10

Prevent Collections and Bankruptcy



CONSUMER LENDING MANAGEMENT eSCHOOL: PART II

July 9 - August 13, 2003

Tuition \$1,295

*Each class is held from 2:00-4:00 pm
(central time).*

CLASS 1: JULY 9

Technology and Lending

Class 2: July 16

Card Portfolio and Loan Participations

Class 3: July 23

Regulatory Compliance Update

Class 4: July 30

Managing Open-End Lending

Class 5: August 6

Automated Underwriting and
Risk-Based Lending

Class 6: August 13

Innovative Marketing Ideas