

# Consumer Lending SCHOOL

March 10–13, 2008 • Greensboro, NC  
September 8–11, 2008 • Irmo (Columbia), SC

*Sharpen your skills for consumer lending success.*



*The Power of Partnership*

GEORGIA CREDIT UNION

*Affiliates*



NORTH CAROLINA  
CREDIT UNION LEAGUE

*Committed to helping credit unions succeed*



Credit Union  
National Association

# Consumer Lending SCHOOL

Attend the Consumer Lending School to gain the knowledge to quickly and easily guide your members through the lending process. You'll learn how to comply with regulations, strengthen your service attitude, and make sound lending decisions. With a combination of classroom lectures, discussions, practice, and testing, you'll build lending expertise.

- Understand how to comply with consumer lending regulations
- Know how to competently prepare and process lending documents
- Build your knowledge of collections and bankruptcy laws
- Improve your credit analysis and decision making skills
- Focus on sales and service throughout the lending process
- Discuss common interests and challenges with your peers
- Demonstrate your knowledge in a final consumer lending test

## Locations

### March 10–13

North Carolina Credit Union League  
4160 Piedmont Pkwy.  
Greensboro, NC 27410  
Phone: 800-822-8859

### September 8–11

The Bateman Center  
South Carolina Credit Union League  
7440 Broad River Road  
Irmo, SC 29063  
Phone: 803-781-5400

## Tuition

Register early to save! Early bird tuition is \$659 (\$725 within 3 weeks of the event). Credit unions with less than \$10 million in assets receive a 25% discount.

## Confirmations

When you register online and pay with ACH or credit card, you will receive your registration confirmation via e-mail 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) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program.

# Register 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.

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## AGENDA

### MONDAY

**8:30–9:00 a.m.**

Registration and Refreshments

**9:00–9:25 a.m.**

Pre-test

**9:25–10:30 a.m.**

The Role of Credit and Function  
of Policy

**10:45 a.m.–Noon**

Key Laws and Regulations:  
Truth-in-Lending

**Noon–12:45 p.m.**

Lunch

**12:45–2:00 p.m.**

Document Preparation and Processing

**2:15–5:00 p.m.**

Collections and Bankruptcy Law  
for Loan Officers

### WEDNESDAY

**8:30–9:00 a.m.**

Refreshments

**9:00 a.m.–Noon**

Communications and Sales Skills  
for the Lending Professional

**Noon–1:00 p.m.**

Lunch

**1:00–2:15 p.m.**

Benefits of Open-End Lending

**2:30–3:45 p.m.**

Reading Credit Reports

**3:45–4:15 p.m.**

Test Review

**5:30 p.m.**

Group Dinner

### TUESDAY

**8:30–9:00 a.m.**

Refreshments

**9:00–10:45 a.m.**

Ratio Analysis for the  
Lending Professional

**11:00 a.m.–12:15 p.m.**

Key Laws and Regulations:  
FCRA & ECOA

**12:15–1:00 p.m.**

Lunch

**1:00–2:00 p.m.**

Key Laws and Regulations:  
FCRA & ECOA (continued)

**2:15–4:15 p.m.**

Introduction to Basic  
Financial Counseling

### THURSDAY

**8:30–9:00 a.m.**

Refreshments

**9:00 a.m.–12:15 p.m.**

Credit Analysis and Judgment

**12:15–1:00 p.m.**

Lunch

**1:00–1:45 p.m.**

Review Session

**2:00–2:45 p.m.**

Final Test and School Evaluations

**2:45–3:00 p.m.**

Recap and Group Photo

**3:00–4:00 p.m.**

Graduation Celebration

## ADDITIONAL LEARNING OPPORTUNITIES

### Legendary Credit Union Leadership Webinar

February 27, 2008

Tuition \$219

Legendary leaders inspire people around them to achieve their peak efficiency, while enhancing the quality of their individual lives. Visit [training.cuna.org](http://training.cuna.org) and choose *Webinars & eSchools*.

### Southeast Regional Advanced Lending School

March 3–6, 2008 • Hilton Head Island, SC

Tuition \$899

Learn how to thrive in today's tough lending environment and make as many good loans as possible. Learn more at [training.gcu.org](http://training.gcu.org), [training.nleague.org](http://training.nleague.org), or [training.sccul.org](http://training.sccul.org).

### CUNA Sales & Service Culture Institute

April 15–18, 2008 • San Diego, CA

Tuition \$1,195

Discover how to create a new, vigorous sales culture in your credit union—from the front line to the back office. Visit [training.cuna.org](http://training.cuna.org) and choose *Schools & Conferences*.

### Business Lending Conference

September 25–27, 2008 • Myrtle Beach, SC

Tuition \$895

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 services to small-business owners. Learn more at [training.gcu.org](http://training.gcu.org), [training.nleague.org](http://training.nleague.org), or [training.sccul.org](http://training.sccul.org).

## ADDITIONAL LEARNING OPPORTUNITIES



### CUNA Governmental Affairs Conference

March 2–6, 2008  
Washington, DC  
Tuition \$795

The GAC is a unique, advocacy-focused event for all credit union leaders. Speakers include Gen. Colin Powell, *Hardball's* Chris Matthews, and humorist Dave Barry. The greater the turnout, the greater the political impact on Capitol Hill. Learn more at [gac.cuna.org](http://gac.cuna.org).



### America's Credit Union Conference & Expo

June 29–July 2, 2008  
New York, NY  
Tuition \$895

Join us in New York for an inspiring conference designed to provide the insights and innovation vital to your credit union's success. Visit [events.cuna.org](http://events.cuna.org).

### Credit Union Seminars in a Box for Staff

Everything you need to plan and present a sales or regulatory compliance workshop is in the box—just add staff! Visit [training.cuna.org](http://training.cuna.org) and choose *Seminars in a Box*.



PO Box 431 | Madison, WI 53701-0431

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