

2023 Early Bird Sessions

Small Business Lending (*It's Not the Same as Commercial Lending!*)

Angela Back, *VP/Senior Business Services Officer, CU Business Group*

Liz Volin, *AVP/Deposit Services Officer, CU Business Group*

Providing small business loans is a natural fit for credit unions and a great way to expand your relationship with existing borrowers and business members. However, pulling that process out of commercial lending or starting your program from scratch is no easy task. Join us to learn how to establish and manage a small business loan program that doesn't require a ton of time or attention from your commercial lending team. We'll share how to make these loans easily accessible for borrowers and ensure your branch and other member-facing staff are confident in discussing the deals and winning the business.

Let's Make a Deal

Laurie Donnell, *VP/SBA Program Manager, CU Business Group*

This two-hour session provides a high-level review of SBA eligibility and how to easily prescreen small business loan applicants. We'll share the ins and outs of quickly identifying eligible and viable applicants and collecting documentation, complete with tools and tricks to quickly review the request. We'll also introduce a newly designed pre-qualification workbook to quantify the SBA project, analyze the cash flow, calculate the loan payment and SBA guarantee fee, and enable you to better quote the loan offer. If you are currently an SBA lender or want to learn more about the SBA 7(a) program or improve your business lending skills, don't miss this session!

Exploring Commercial & Industrial Lending

Mike Smith, *VP/Senior Business Services Officer, CU Business Group*

Today, C&I loans are playing a more important role in business lending than ever before. Offering true C&I loans (not just business auto loans) can benefit your credit union in a variety of ways, including a greater ability to capture the full business relationship. As credit unions move away from traditional income producing commercial real estate loans, knowing how to make quality C&I loans can be key to growing your commercial portfolio and business member base. In this fast paced 2-hour session we'll show you how to use a C&I lending program to attract new members, grow loans, increase business deposits, and turn CRE lenders into C&I lenders.

We'll discuss:

- Common C&I loan types including loans for equipment, inventory, and accounts receivable
- Underwriting and structuring C&I loans
- C&I loan pricing and fees
- Valuing and managing non-real estate collateral
- Managing a Borrowing Base Certificate
- Key tips for analyzing financial statements including ratio analysis, UCA cash flow, and cash cycles

