

# 2010 CUNA Lending Schools

**NEW!** CUNA Consumer &  
Mortgage Lending School

March 28-April 1, 2010 • Las Vegas, NV

CUNA Mortgage Lending eSchool begins June 7, 2010

CUNA Consumer Lending eSchool begins August 2, 2010

CUNA Business Lending Certification  
Institutes

July 19-23, 2010 • Madison, WI

*Raise your lending  
program to the  
platinum level with  
training from CUNA!*



**CUNA**  
Credit Union  
National Association

To meet today's competitive lending demands, your credit union needs lending professionals who have an eye on the current economy and have a vision for your credit union's success. There's one trusted place to look for the training they need — CUNA!

From basic lending concepts to exploring current issues, CUNA has the lending training your credit union needs. And with CUNA's variety of learning options, you're not limited on how you get it. Schools...eSchools...conferences...webinars... courses...and lending resources... it's all here, ready to take your lending program to the platinum level.

## CUNA delivers lending training.

CUNA's variety of lending training opportunities through various methods ensures we have the solution to your training needs.

### ■ Schools & Conferences

CUNA Consumer & Mortgage Lending School	Page 3
CUNA Business Lending Certification Institutes	Page 6
CUNA Collections & Bankruptcy Schools	Page 11
CUNA Certified Financial Counselor Schools	Page 11

### ■ Online Events

CUNA Mortgage Lending eSchool	Page 5
CUNA Consumer Lending eSchool	Page 5
Webinars & Audio Conferences	Visit <a href="http://training.cuna.org">training.cuna.org</a>

### ■ Self-Study

Books	Page 11
Financial Counseling Certification Program	Page 11
Online & Print Courses	Page 11

### ■ Scholarships

Page 11

### ■ Business Lending Resources

Page 11

**Experience Learning** like never before with CUNA Center for Professional Development. For more than 40 years, we've helped people reach their personal and professional potential to maximize credit union performance. With training designed for credit unions by credit union people, our content is second to none and our business results help credit unions thrive. We deliver expert information, resources, and networking opportunities that inform and motivate staff and volunteers to deliver innovative ideas and exceptional strategies to your credit union. **Guaranteed.**

100%  
GUARANTEE

CUNA 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.

# NEW! CUNA Consumer & Mortgage Lending School

**March 28-April 1, 2010**  
**Las Vegas, NV**  
**Tuition: \$1,295**  
(*\$1,395 after February 14, 2010*)

## New this year!

CUNA Consumer Lending School and CUNA Mortgage Lending School have combined for the ultimate training event for lenders! Breakout sessions offer customized training and networking opportunities at every turn.

To meet today's competitive lending demands, your credit union needs lending professionals who have an eye on the current economy and a vision for your credit union's success. Ensure your credit union is ready to tackle 2010 by attending this new combined lending school which features both consumer lending topics and mortgage lending topics.

### Who should attend:

All lenders who want to meet today's competitive lending demands.

## SUNDAY

Registration begins at 3:30 p.m. Reception is from 4:00 p.m.-5:00 p.m.

## MONDAY

### Leadership Isn't Always About the Title (General Session)

Rory Rowland, Rowland Consulting

- Discuss the keys of a true leader
- Gain a better understanding about the difference between leadership and management
- Establish your role in helping those lead that have a formal title

### Morning Breakout Sessions (choose one)

#### A. A Strategic Approach to Mortgage Lending

Tracy Ashfield, Strategic Mortgage Solutions

- Learn why mortgage lending is crucial for credit unions
- Analyze what should be included when building a first mortgage strategy
- Explore the keys to developing an effective loan policy
- Gain a better understanding of the secondary market and how to make it work for you

#### B. Basics of Consumer Lending

Rory Rowland, Rowland Consulting

- Learn what a credit score means and how to evaluate it
- Understand seven ways to analyze a loan, guaranteed to make your job easier
- Discover important items to review before making a loan decision and improve the financial health of your credit union
- Discuss seven tips on how to protect your credit

#### C. Regulations for the Experienced Consumer Lender

Woody Hodgdon, Addison Avenue FCU

- Gain a better understanding of the newest lending regulations as well as those that have changed recently, such as FACT Act, Regulation Z, and the new Credit Card Accountability, Responsibility, & Disclosure Act
- Discuss pending regulatory changes that will impact credit unions such as Regulation C, RESPA, Mortgage Disclosure Improvement Act, and the SAFE Mortgage Licensing Act
- Learn how to manage your credit union's risk by avoiding potential fines, penalties, and lawsuits

### Afternoon Breakout Sessions (choose one)

#### A. A Strategic Approach to Mortgage Lending (continued)

#### B. Basics of Consumer Lending (continued)

#### C. Regulations for the Experienced Consumer Lender (continued)

## TUESDAY

### Lending in Today's Market – Challenges & Opportunities (General Session)

Tracy Ashfield, Strategic Mortgage Solutions

- Explore what makes lending in 2010 unique
- Learn about the keys to capturing market share
- Establish how your credit union can balance the risks with desired returns

### Morning Breakout Sessions (choose one)

#### A. Improving Interpersonal Communication Skills

Rory Rowland, Rowland Consulting

- Understand and apply techniques of business interpersonal negotiation to get proven results
- Learn how to listen so people talk, and how to talk so people listen
- Establish how to give and receive feedback that makes a difference
- Discuss how to deal with conflict and get problems resolved

#### B. Consumer Lending Regulations for New Lenders

Woody Hodgdon, Addison Avenue FCU

- Learn how to identify financial risks for your credit union while avoiding fines, penalties, and lawsuits
- Gain needed knowledge to understand and comply with the numerous lending regulations that impact the lending operation everyday including: Truth in Lending Act and Regulation Z, The Equal Credit Opportunity Act – Regulation B, Home Mortgage Disclosures Act – Regulation C, Servicemembers Civil Relief Act, Fair Credit Reporting Act, Fair Debt Collection Practices, FACT Act, and the Credit CARD Act

Ready to increase lending success?

Register at [training.cuna.org](http://training.cuna.org)

# CUNA Consumer & Mortgage Lending School

*Continued*

## **C. Regulations for the Mortgage Lender**

*Mary Lou Heighes, Compliance Plus, Inc.*

- Discuss fair lending issues, Equal Credit Opportunity Act, Regulation B, Fair Housing Act, and fair lending exams
- Review reporting requirements for the Home Mortgage Disclosure Act
- Learn about truth in lending requirements
- Examine new changes for home equity lines of credit, new disclosure requirements for closed-end mortgages, new advertising requirements and appraisal prohibitions

## **Early Afternoon Breakout Sessions** (choose one)

### **A. The Basics of Credit Reporting**

*Rod Griffin, Experian*

- Gain a better understanding of the information found in a credit report and what would not be included in the report
- Learn what laws regulate credit reporting
- Explore common myths about credit reporting
- Discuss what a credit score is, how they are used, and how to improve credit scores

### **B. Consumer Lending Regulations for New Lenders** (continued)

### **C. Regulations for the Mortgage Lender** (continued)

## **Late Afternoon Breakout Sessions** (choose one)

### **A. How to Work With Members Who Are in Financial Trouble**

*Rory Rowland, Rowland Consulting*

- Recognize when members are ready to discuss financial challenges
- Learn how to seek and get your members to open up
- Establish the four key areas to focus on a solution for members' financial troubles
- Establish the do's and don'ts when giving member feedback
- Explore methods that reach out to members who are in financial trouble

## **B. Consumer Lending Regulations for New Lenders** (continued)

### **C. Regulations for the Mortgage Lender** (continued)

## **WEDNESDAY**

### **Assessing Risk in Volatile Times Without Losing Your Shirt**

(General Session)

*Blaine Rada, CUNA Mutual Group*

- Determine the right balance of analysis vs. intuition in making loan decisions
- Learn the key contributors and residual benefits of the current lending crisis
- Discover what behavioral economics can teach us about loan risk

## **Morning Breakout Sessions**

(choose one)

### **A. Managing the Loan Department**

*Pam Bowersox, First Tech CU*

- Discuss the goals and objectives for your lending operation
- Assess employee talent to obtain optimal performance
- Evaluate workflows to gain efficiencies
- Establish procedures for oversight and monitoring of your loan portfolio

### **B. Effective Marketing Strategies for Lenders**

*Tracy Ashfield, Strategic Mortgage Solutions*

- Gather tips for building a marketing plan
- Learn how to build your value proposition
- Establish the best methods of rolling out a new product
- Explore how to measure success

## **C. Anti Money Laundering & the Bank Secrecy Act**

*Woody Hodgdon, Addison Avenue FCU*

- Establish why understanding the Bank Secrecy Act and anti-money laundering issues are a necessity for your credit union
- Explore key concerns during a regulatory exam concerning the Bank Secrecy Act, USA PATRIOT Act, and the Office of Foreign Assets (OFAC) requirements
- Analyze the monetary implications on a fraud anti-money laundering credit union case study and determine the best practices to be used

## **Economic Trends**

(General Session)

*Steve Rick, Credit Union National Association*

- Discuss the economic outlook for next year
- Understand the implications for your credit union

## **Afternoon Breakout Sessions**

(choose one)

### **A. Reviewing Tax Returns for Self-Employed Borrowers**

*Blaine Rada, CUNA Mutual Group*

- Discover where to find the income in the tax returns that can be used to qualify your member
- Find out about sole proprietors, partnerships, s-corporations, and corporations
- Learn how to use a worksheet to reconcile the figures from the tax returns

### **B. Credit Unions & Student Loans – Growing & Changing**

*Tom Sakos, CUNA Mutual Group*

- Learn the impact of the credit crisis on student loans
- Gain a better understanding of the difference between federal and private student loans
- Establish how your credit union can attract Gen Y members by offering student loans
- Analyze market size and opportunities for student loans
- Review the proposed and passed legislation impacting student loans
- Discuss the economics of student loans

*Register Today!* Visit [training.cuna.org](http://training.cuna.org)

# CUNA Consumer & Mortgage Lending School

Continued

## C. Loan Servicing

Tracy Ashfield, *Strategic Mortgage Solutions*

- Determine what you should service and when
- Learn how to design a servicing strategy
- Review the economics involved in servicing

## THURSDAY

### Personal Survival in a Crazy World

(General Session)

Harry Strausser, *Remit Corporation/Interact and Training and Development*

- Understand the dynamics that cause stress
- Explore methods to manage life and work challenges
- Embrace the psychological perspectives and techniques needed to maintain a positive mental attitude
- Recognize the value of humor in maintaining a stable existence

### Morning Breakout Sessions

(choose one)

#### A. Underwriting

Blaine Rada, *CUNA Mutual Group*

- Contrast the layers of risk with the compensating factors that exist in a mortgage loan application
- Understand the significant secondary market guidelines that apply to the areas of income, assets, credit, and liabilities
- Identify the important benefits and limitations of automated underwriting
- Discover the primary characteristics of a mortgage loan application that predict the likelihood of repayment or default

#### B. Default Loans & the Impact to the Collection Department

Harry Strausser, *Remit Corporation/Interact and Training and Development*

- Gain a broad overview of the collection process
- Review the regulatory environment and how that effects the collection function
- Explore the main causes of member delinquency
- Learn how your credit union can work with your members to produce the desired results on a loan that is in default

## C. Fraud Issues in the Lending World

Joni Lovingood, *CUNA Mutual Group*

- Discuss emerging loan fraud trends and statistics
- Identify fraud schemes relating to both consumer and mortgage lending
- Discuss how your credit union is impacted by both internal employee dishonesty and external member fraud as it relates to lending
- Identify controls to minimize exposure to loan fraud losses

### Afternoon Breakout Sessions

(choose one)

#### A. Underwriting (continued)

#### B. Member Service: Maintaining Relationships in Difficult Times

Harry Strausser, *Remit Corporation/Interact and Training and Development*

- Explore the multiple impacts of writing bad loans
- Strategize how to say "no" to the member while preserving the service culture
- Review the types of "difficult people" encountered in the lending operation
- Share methods to enhance member service within your credit union
- Engage in communication methods that preserve relationships

Sessions are held from 8:00 a.m.-4:00 p.m. each day. To view a complete schedule and speaker details, visit [training.cuna.org](http://training.cuna.org) and enter **CRLNV10** in the Event Finder.

Schedule is subject to change.

## CUNA MORTGAGE LENDING eSCHOOL

June 7-July 26, 2010

2:00-3:30 p.m. CT

Tuition: \$1,295 for all seven sessions

Learn from the comfort of your credit union! Get expert instruction and network with other credit union professionals through these interactive online sessions.

June 7	Mortgage Underwriting
June 14	A Strategic Approach to Residential Mortgage Lending
June 21	Underwriting for Self-Employed Borrowers
June 28	Loan Servicing
July 12	All About Appraisals
July 19	Effective Mortgage Marketing Strategies
July 26	Regulations Affecting Mortgages

## CUNA CONSUMER LENDING eSCHOOL

August 2-26, 2010

Noon-1:30 p.m. CT

Tuition: \$1,295 for all eight sessions

This eSchool offers a convenient, step-by-step way to learn the basic concepts of the consumer lending process.

August 2 & 5	The Basics of Lending
August 9 & 12	Consumer Lending Regulations
August 16	Credit Counseling & Your Role as a Loan Officer
August 19	Sales & Service Success
August 23	Most Creative Loans Ever
August 26	Home Equity Lending

### Just interested in a specific topic?

Select school sessions (\$375 per day) and eSchool sessions (\$219-\$438 per webinar) are available.

Register Today! Visit [training.cuna.org](http://training.cuna.org)

# CUNA Business Lending Certification Institutes

## Get an Intensive Education on Member Business Services

Presented in partnership with the Executive Education, University of Wisconsin-Madison School of Business, Small Business Development Center, the CUNA Business Lending Certification Institutes help you and your credit union serve the financial needs of your members' small businesses.



### Three Levels to Choose From

- CUNA Business Lending Certification Institute:  
**Fundamentals**
- CUNA Business Lending Certification Institute:  
**Credit Analysis**
- CUNA Business Lending Certification Institute:  
**Advanced Credit Analysis**

### Earn Your Certification

Set yourself and your credit union apart by passing an on-site final exam and earning certification for all three levels. Though this certification is not a degree or license, it documents your knowledge and expertise in the business lending arena.

### Earn College Credit

The American Council on Education's College Credit Recommendation Service has recommended college credit for CUNA's Business Lending Institutes. Two semester hours in Management of Financial Institutions in the lower division baccalaureate/associate or upper division baccalaureate degree have been recommended. Contact your advisor to determine if your college or university will accept these credits.

## Register Early!

We are committed to keeping our attendance levels at an optimal level to ensure all participants get the attention and education they need. To do so, we limit the number of participants attending each session.

Register at [training.cuna.org](http://training.cuna.org)

# CUNA Business Lending Certification Institutes: Fundamentals

**July 19-23, 2010**  
**Madison, WI**  
**Tuition: \$1,795**

(\$1,895 after June 6, 2010)

## **The Basics of Business Services**

Gain a general understanding of the components involved in offering business lending services. You'll learn how a business works, what makes a business successful, and how to help a business stay on track. This program helps you ask the right questions of member business owners and identify quality business lending opportunities.

## **Who should attend?**

Branch managers, business development officers, loan associates, consumer loan officers, and other staff who may be a part of the business lending process.

## **MONDAY**

Registration begins at 7:30 a.m.  
Reception is from 5:00-6:00 p.m.

### **Introduction to Business Lending**

- Understand business legal structures, including: sole proprietor, corporation, and partnership
- Discover how business types impact a loan or share account
- Identify the strengths and weaknesses of different types of businesses including: retail, service, manufacturing, and property ownership/management
- Explore financial reporting options including: company-prepared, compilations, reviews, audits, and tax returns
- Discuss business service needs: collateral, guarantees, and proper documentation

### **Business Lending Regulations**

- Hear an overview from NCUA regarding business lending regulations

### **Analyzing a Member's Request**

- Explore the application and interview process
- Learn what types of questions to ask to ensure the member and request fit your credit union's mission

## **TUESDAY**

### **Protecting Member Loans**

- Discover methods of tracking and monitoring relationships
- Explore documentation exceptions, missing information, scheduled follow-ups, and loan covenants

☀ **Case study included.**

### **When Good Loans Go Bad: Warning Signs**

- Examine how to manage your loan file review
- Look at key issues
- Determine how to prevent default

### **The Art of Business Development**

- Develop a portfolio expansion plan
- Learn three easy ways to expand your referral list

## **WEDNESDAY**

### **The Fundamentals of Financial Analysis**

- Learn how to accurately identify the repayment risks suggested by financial ratio deviation from common benchmarks
- Review debt service coverage by analyzing cash flow
- Understand what income statements and balance sheets measure
- Compute key financial ratios

## **THURSDAY**

### **Loan Structuring: Matching Terms, Conditions & Documentation**

- Discover how to match the borrower's needs with proper terms and conditions
- Learn about the differences between lines of credit, long and short-term notes, bulleted notes, mortgage and land development financing, and agricultural loans
- Explore new underwriting standards

☀ **Case study included.**

### **Financial Analysis & Commercial Real Estate**

- Review types of loans
- Learn the three main steps in underwriting income properties
- Identify common loan documents used in commercial property loans

## **FRIDAY**

### **Written Exam**

Sessions are held from 8:00 a.m.-5:00 p.m. each day. To view a complete schedule and speaker details, visit [training.cuna.org](http://training.cuna.org) and enter **BL1WI10** in the Event Finder.

*Schedule is subject to change.*

*Register Today!* Register at [training.cuna.org](http://training.cuna.org)

# CUNA Business Lending Certification Institutes: Credit Analysis

**July 19-23, 2010**  
**Madison, WI**  
**Tuition: \$1,795**

*(\$1,895 after June 6, 2010)*

## **Evaluating Loans: Credit and Risk Analysis**

Discover what it takes to analyze, evaluate, and structure business loans. You'll learn to better serve your members by understanding the challenges businesses face in making debt service payments and meeting other financial needs. Through this program, you'll develop the tools necessary to perform a thorough credit analysis evaluation and report.

### **Who should attend?**

Credit analysts, commercial loan officers, and other staff with experience in business lending.

### **MONDAY**

*Registration begins at 7:30 a.m.  
Reception is from 5:00-6:00 p.m.*

#### **Review of the Business Credit Analysis Process**

- Review of the five Cs of credit
- Discuss balance sheets, profit and loss statements, and cash flow statements
- Explore operating cycles for manufacturing, retail, and service businesses

### **TUESDAY**

#### **Analyzing Business Tax Returns**

- Explore how to use tax returns as the basis for analyzing creditworthiness
- Identify the differences between tax returns for various types of businesses
- Learn what to focus on and what you can ignore in tax returns
- Realize the hazards of using interim financial information and the need to reconcile that information with end-of-the-year tax returns

#### **Repaying Loans**

- Explore the advantages and disadvantages of repaying loans with cash flow, personal guarantees, and collateral
- Discuss personal financial statements as an indicator of the personal financial strength of business owners and other guarantors

#### **Life Cycles of Businesses**

- Learn about the different stages of businesses from start-up to maturity
- Understand the changing financing requirements at each stage

### **WEDNESDAY**

#### **The Cashflow Statement**

- Explore the information contained in cashflow statements and use it to identify how a business is generating and using cash
- Differentiate the definitions of cashflow

#### **Financial Projections**

- Understand financial projections as a tool in the credit analysis process
- Discover how to test business assumptions
- Learn how to develop projections for balance sheets, profit and loss statements, and cash budgets

#### **Financing Sources for Start-up Businesses**

- Discuss how to modify common credit analysis techniques for start-up businesses

- Explore a variety of start-up issues including: typical sources of capital, the role of angel investors and venture capital, and analyzing a business with no history
- Understand the need to rely on projected financial information, equity contribution, owner financial strength, commitment and experience

#### **How to Finance Fast-Growth Businesses**

- Understand the financing requirements of fast-growth businesses
- Explore permanent working capital, an index of sustainable growth, and other analysis tools
- Identify when to use short and long-term loans

### **THURSDAY**

#### **Debt Financing From Non-Traditional Sources**

- Discover how private and public non-profit loan programs can assist conventional private sector lenders fill financing gaps
- Become familiar with the types of loan incentives available through organizations such as the Small Business Administration, U.S. Department of Agriculture, and regional development organizations

#### **Types of Financing & Loan Covenants**

- Learn how to structure deals with non-traditional debt
- Explore the different financing instruments and their applicability
- Understand how to use loan covenants to protect the credit union
- Discuss loan types, lines of credit, term loans, and asset based lending

#### **Case Study**

- Analyze real loan applications
- Determine structure and terms
- Investigate red flags and issues

### **FRIDAY**

#### **Written Exam**

*Sessions are held from 8:15 a.m.-5:00 p.m. each day. To view a complete schedule and speaker details, visit [training.cuna.org](http://training.cuna.org) and enter BL2WI10 in the Event Finder.*

*Schedule is subject to change.*

*Register Today!* Register at [training.cuna.org](http://training.cuna.org)

# CUNA Business Lending Certification Institutes: Advanced Credit Analysis

**July 19-23, 2010**

**Madison, WI**

**Tuition: \$1,795**

*(\$1,895 after June 6, 2010)*

## **Analyzing Different Industries**

Receive in-depth instruction on evaluating the financing needs of different types of industries and businesses. You'll have practical, hands-on opportunities to review case studies and loan requests from manufacturing, service, retail, and commercial real estate businesses.

## **Who should attend?**

Credit analysts, member business loan officers, and other staff who require advanced training in member business lending.

## **MONDAY**

*Registration begins at 7:30 a.m.*

*Reception is from 5:00-6:00 p.m.*

### **Review the Business Credit Analysis Process**

- Review cash flow concepts and statements
- Understand operating cycles and other factors that impact cash
- Analyze a case study to determine the strengths and weaknesses of a business

### **Loan Servicing & Portfolio Management**

- Understand how and why to evaluate the quality of your portfolio
- Examine loan covenants and other portfolio management tools
- Learn how to structure different types of loans

## **TUESDAY**

### **Analyzing Manufacturing Businesses**

- Get an overview of the manufacturing sector
- Focus on specific areas for review and analysis including: COGS and gross profit margins, inventory valuation methods and their impact on profitability, and the importance of the operating cycle
- Differentiate between fixed and variable expenses
- Discover red flags for manufacturers

 **Case study included.**

### **Analyzing Service Sector Businesses**

- Recognize the unique aspects of service businesses
- Understand the competition
- Identify markets
- Understand the red flags for service businesses

 **Case study included.**

## **WEDNESDAY**

### **Analyzing Service Sector Businesses** *(continued)*

 **Case study included.**

### **Analyzing Retail Businesses**

- Understand inventory control
- Discover the importance of location
- Evaluate the competition
- Understand the impact of demographics
- See the red flags for retail businesses

 **Case study included.**

### **Financing the Purchase of an Existing Business**

- Distinguish between an asset and stock purchase
- Understand the implications of a non-compete agreement
- Identify the issues involved in a purchase/sale agreement and learn ways to quantify goodwill

 **Case study included.**

## **THURSDAY**

### **Analyzing Commercial Real Estate Projects**

- Understand methods for valuing property: Commercial real estate appraisals
- Learn how to calculate cash flow for non-owner occupied properties
- Discover the cautions in construction lending
- Uncover the red flags for real estate projects

 **Case study included.**

## **FRIDAY**

### **Written Exam**

*Sessions are held from 8:30 a.m.-5:00 p.m. each day. To view a complete schedule and speaker details, visit [training.cuna.org](http://training.cuna.org) and enter BL3WI10 in the Event Finder.*

*Schedule is subject to change.*

**Register Today!** Register at [training.cuna.org](http://training.cuna.org)

# Learn in these exciting places!



**CUNA Consumer & Mortgage Lending School**  
**March 28-April 1, 2010 • Las Vegas, NV**  
**MGM Grand Las Vegas**  
 3799 Las Vegas Boulevard  
 Las Vegas, NV 89113  
 Phone: 702-891-1111  
 Fax: 702-891-3036  
 Reservations: 800-929-1111  
 Room rates: \$129 single/double\*  
 Hotel Reservation Deadline:  
 March 4, 2010



**CUNA Business Lending Certification Institutes:**  
**Fundamentals, Credit Analysis and Advanced Credit Analysis**  
**July 19-23, 2010 • Madison, WI**  
**Fluno Center for Executive Education**  
 601 University Avenue  
 Madison, WI 53715  
 Phone: 877-773-5866  
 Fax: 608-441-7124  
 Reservations: 877-773-5866  
 \$144 per night for single occupancy\*  
 \$164 per night for double occupancy\*  
 Hotel Reservation Deadline: June 2, 2010

\* Room rates and availability cannot be guaranteed. Rooms may be sold out prior to this date, so make your hotel reservations early! Room reservations and fees are the responsibility of the registrant. To claim this room rate, call for reservations and reference "CUNA" or "Credit Union National Association."

# For more information

Visit: [training.cuna.org](http://training.cuna.org)

**Program Content:**

Call: 800-356-9655, ext. 4249  
 E-mail: [training@cuna.coop](mailto:training@cuna.coop)

**Registration Information:**

Call: 800-356-9655, ext. 4400  
 E-mail: [reginfo@cuna.coop](mailto:reginfo@cuna.coop)

**Continuing Professional Education (CPE) Credits**

CUNA 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, Suite 700, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org).



Program Name	CPE Credits
CUNA Consumer & Mortgage Lending School	33
CUNA Mortgage Lending eSchool	12
CUNA Consumer Lending eSchool	14
CUNA Business Lending Certification Institute: Fundamentals	33
CUNA Business Lending Certification Institute: Credit Analysis	29
CUNA Business Lending Certification Institute: Advanced Credit Analysis	32

No advance preparation or prerequisites are required. For more information regarding administrative policies, such as complaint and refund, please contact CUNA at 800-356-9655, ext. 4249.

**Travel Arrangements**

United Airlines is the "Official Airline" for the programs. To make reservations, visit [www.united.com](http://www.united.com) or call United's Specialized Meetings Reservation Center at 800-521-4041. Please reference ID# 553SF.

**Cancellations & 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 six 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.

**Council Discount**

CUNA Council members receive a \$100 discount on CUNA schools and eSchools as well as \$50 off webinars.

To learn more about CUNA Councils, visit [cunacouncils.org](http://cunacouncils.org).

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For more information, visit [creditunionmagazine.com](http://creditunionmagazine.com).

# More CUNA Lending Training Opportunities

## ■ CUNA Collections & Bankruptcy Schools

Develop and maximize strategies to achieve excellence in your collections efforts.

October 3-7, 2010 • San Francisco, CA

## ■ CUNA Certified Financial Counselor Schools

Help your members get a grip on money management. While you're there, earn your Certified Credit Union Financial Counselor (CCUFC) certification by attending and testing at Parts I and II.

March 14-18, 2010 • Boston, MA

## ■ Rather earn your CCUFC at your credit union?

You may also receive your Certified Credit Union Financial Counselor (CCUFC) certification through FiCEP, a self-study certification program. For more information, visit [training.cuna.org](http://training.cuna.org)

and choose *Self-Study Certificate Programs*, then *FiCEP*.



## ■ Online Courses

**CPD**Online is changing the way that credit unions are training. It offers more than 300 online credit union courses designed to help credit union staff, managers, and volunteers. **CPD**Online is a great way to build credit union lending and other skills through interactive courses and follow-up exams. Obtain important job skills and guide your career with learning plans for collectors, loan processors, loan officers, and VP lending.

**CPD**Online

### Courses include:

- Maintaining Loan Documents
- Preparing Loan Documents
- Servicing Mortgage Loans
- Successful Collections: Balancing Member Service and Credit Union Interests

## ■ NEW! BSA for Consumer Lending Staff

The lending process can remain convenient and efficient for members, but there are BSA requirements loan officers need to know to also keep that process secure. Compliance is not a burden for the thorough loan officer. Be sure your loan department understands how its policies and procedures promote BSA awareness and execution with this Training on Demand\* presentation.

## ■ NEW! BSA for Member Business Loans

Assure your business loan staff understands BSA requirements for collecting information from potential business loan clients with this Training on Demand\* presentation. It is the best way to assure service that is compliant, thorough, and efficient as the business lending segment grows.

\* CUNA Training on Demand is downloadable, video-like training that provides a 30-45 minute expert presentation on credit union topics.

## ■ Consumer Lending Compliance Guidebook

The Consumer Lending Compliance Guidebook offers a practical, hands-on approach to typical compliance challenges by following the lending process from the marketing phase through collections, repossession and bankruptcy.

## ■ Consumer Lending Management (2nd edition)

Learn how your credit union can become more competitive in lending, stand out in the lending market, and provide the highest quality financial service to your members.



## ■ Credit Union Loan Professional Handbook (2nd edition)

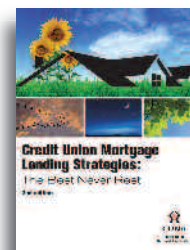
This handbook is the loan professional's guide to success! It starts with an overview of general concepts and skills.



**NEW**  
2nd Edition!

## ■ Credit Union Mortgage Lending Strategies: The Best Never Rest

For credit unions, getting into the mortgage business is a strategic decision — and a long-term commitment. This book is for those who are ready to do mortgage lending in a serious way.



## ■ Scholarships

### CUNA Lending Council Scholarships are available!

The CUNA Lending Council offers scholarships of up to \$2,500 to attend CUNA lending schools and the CUNA Lending Council Conference. For more information, visit [cunalendingcouncil.org](http://cunalendingcouncil.org) and choose *Events*.



### CUNA Center for Professional Development

Scholarship opportunities are available for various programs and credit unions.

## ■ Member Business Services Resources

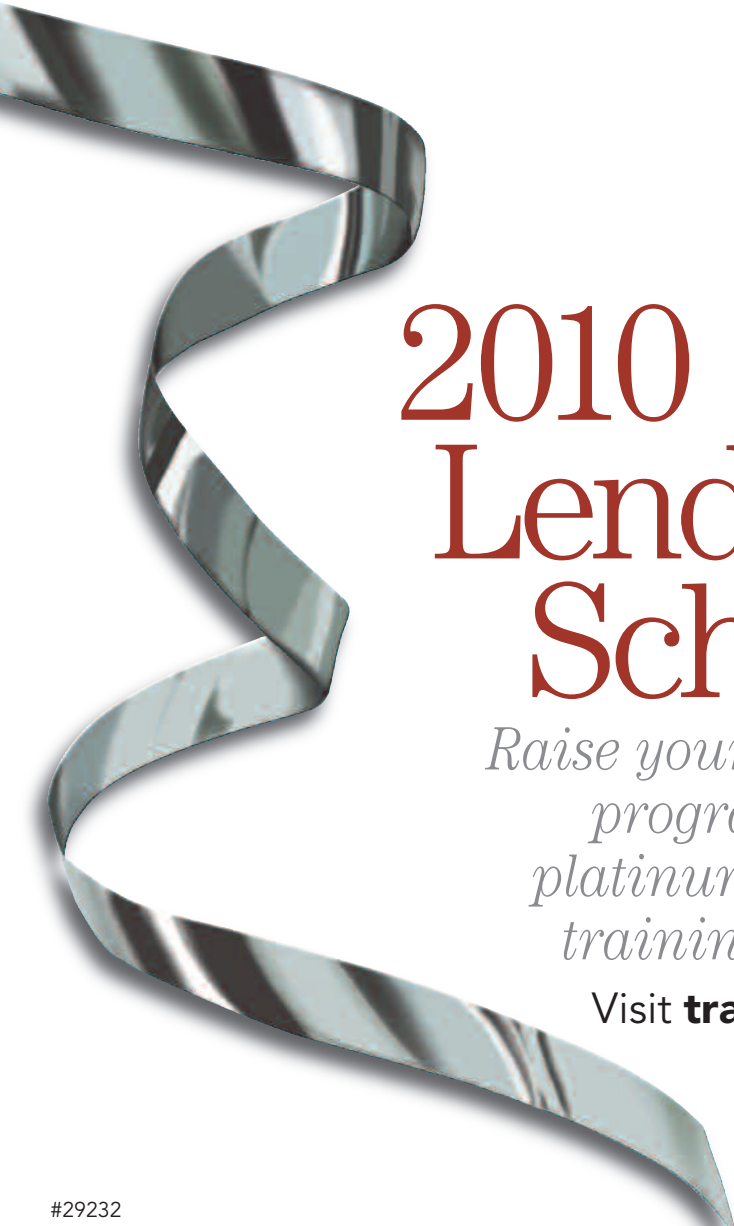
Ever wonder about the latest information on member business services or where to find help tackling this topic? Visit [advice.cuna.org/business\\_services](http://advice.cuna.org/business_services) to find out.

Visit [training.cuna.org](http://training.cuna.org)



Credit Union National Association

PO Box 431 | Madison, WI 53701-0431

A large, shiny, silver ribbon graphic that starts from the left edge of the page and curves downwards and to the right, ending near the bottom center. It has a metallic sheen and a slight shadow.

# 2010 CUNA Lending Schools

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