

2009 Identifying and First Steps in Managing Problem Loans – One-Date, One-Site Only

July 30, 2009 - The Crescent Club, Memphis *See location information below

In partnership with the Arkansas & Mississippi Bankers Associations

SEMINAR DESCRIPTION:

The increase in market interest rates and a slowing economy are starting to expose weaknesses with some bank borrowers. While credit quality appears to be good, especially when viewed in the context of historical nonperforming loans and losses, banks are starting to experience some credit problems. Now is the time when smart bankers take the opportunity to prune their portfolio either by forcing potential problem borrowers to address weaknesses in their businesses or encouraging them to find another bank.

This workshop will focus first on the three deadly sins that cause large numbers of problem loans in banks. Attendants then will learn how to identify potential problem borrowers and industries. Identifying a potential problem loan must be followed by a meeting with the borrower. The speaker will outline the first steps to prepare for the meeting and discuss the objectives of the first and subsequent meetings. Participants will work through a structured process to evaluate alternatives and reach a decision on the approach that provides the most money-present value, in the least time, with the least cost and least risk. A series of exercises and case studies will demonstrate application of the concepts.

PROGRAM CONTENT, DELIVERY METHOD, & LEVEL:

This live, overview program focuses on the many issues involving problem loans and the identification issues of those loans to protect the bank. Each participant will receive a manual as a reference guide which includes vital information for those in attendance. The instructor will take time to discuss and answer particular questions participants may have and will provide important information concerning the day's topics.

LEARNING OBJECTIVES:

At the end of this program, participants should be able to:

- Describe a proactive process to avoid problem loans and mitigate the potential for loss should they arise
- Identify three deadly sins that lead to large numbers of problem loans in banks
- Describe the causes of problem loans
- Identify potential problem loans
- Perform the first steps to prepare for a meeting with a problem borrower
- Outline the objectives of the first meeting with a problem borrower
- Evaluate the alternatives available to resolve a problem loan
- Develop a workout plan
- Understand how to prepare for a bankruptcy
- Outline steps to avoid lender liability
- Apply the concepts in a case study

PREREQUISITES & PREPARATION:

No prerequisites or advance preparation are required for this course.



SEMINAR SPEAKER:



John R. Barrickman, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 35 years of banking experience. He is the author of the ABA commercial loan curriculum, the lead instructor for both *The Southeastern School of Commercial LendingSM* and *The Southeastern School of Advanced Commercial LendingSM*. Barrickman is an instructor for a number of banks and professional organizations and serves on the faculty of three of the six graduate schools of banking around the country.

WHO SHOULD ATTEND:

The program content is designed for line lenders with two or more years of lending experience and credit personnel who are responsible for identifying potential problem loans, who take the first steps to protect the bank's position, and who begin the processes to resolve the problem. This workshop is not designed for workout specialists who will manage protracted workouts, liquidations, bankruptcies or litigation.

DATE AND LOCATION:

July 30 • Memphis • 9:00 am - 4:00 pm

The Crescent Club

6075 Poplar Avenue, 9th Floor - 901/684-1010

***Location subject to change based on attendance numbers - registrants will be contacted should location change.**

SCHEDULE:

8:30 am	Registration
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

PROGRAM FEES:

	TBA Members / Associate Members	Nonmembers
Early Registration	\$225	\$450
Early registration deadline is July 16, 2009		
Registration	\$250	\$475
At-the-Door	\$275	\$500

Fee covers instruction, instructional materials, refreshment breaks, and lunch. Please register early. **At-the-door registrants will be assessed an additional \$25 late registration fee.**

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

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CONTINUING EDUCATION CREDIT:

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association 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



Submitted for 7 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION:

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments with hotels, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

For more information about this program, contact:

Debbie Brickles - dbrickles@TNBankers.org
Vice President and Director of Training and Development
Tennessee Bankers Association
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



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Please print or type.

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Company _____ Address _____

City _____ State _____ Zip _____ Phone _____

Contact _____ E-mail _____

**Must be included.
For educational tracking only.**

SS# _____

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TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

	TBA Members / Associate Members	Nonmembers
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At-the-Door	\$275	\$500

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
ATTN: Monique Jenkins
211 Athens Way, Ste 100
Nashville, TN 37228-1381
Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990