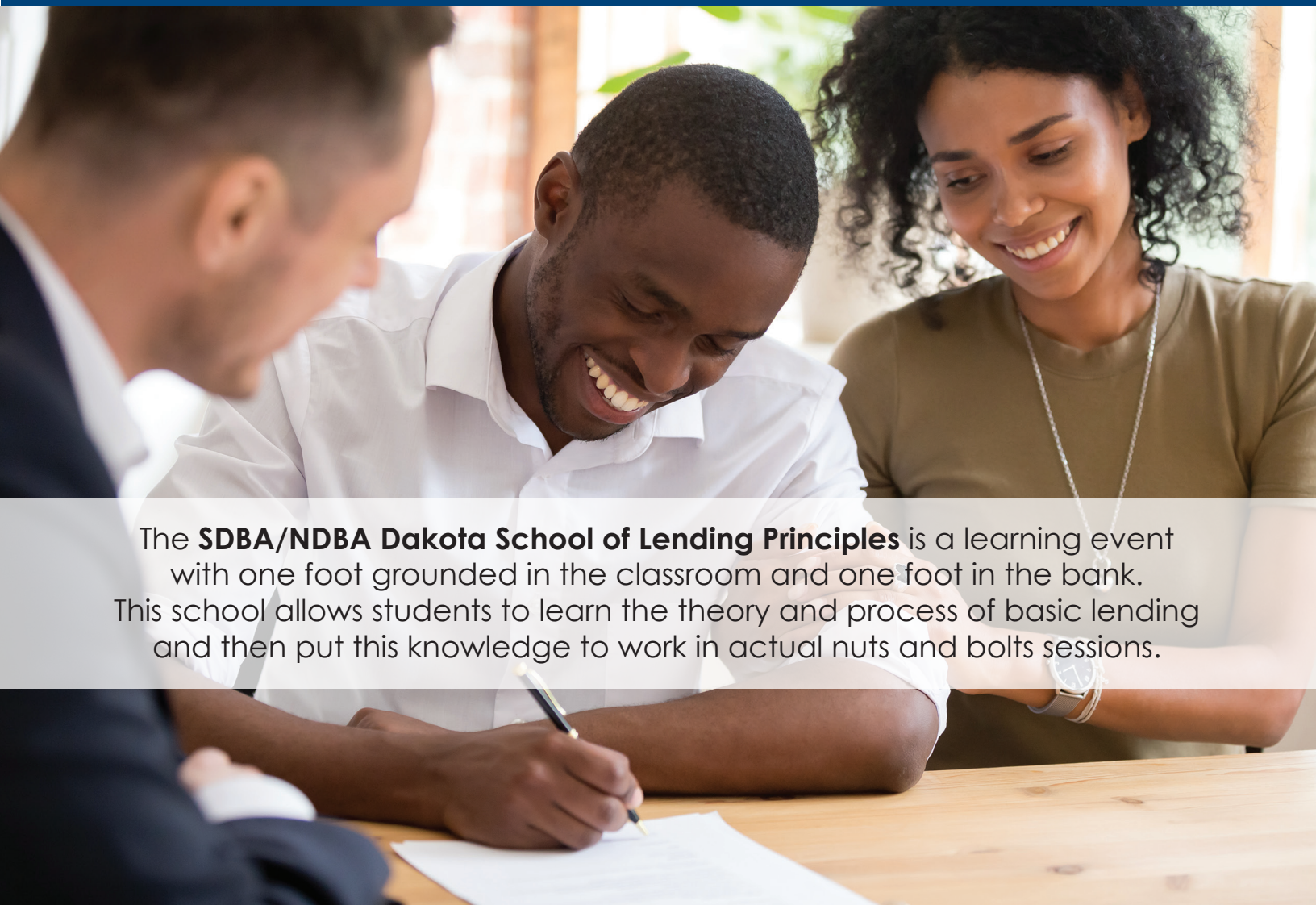


SDBA/NDBA

2022 Dakota School of Lending Principles

March 29 - April 1, 2022 | Best Western Ramkota Hotel, Aberdeen, S.D.



The **SDBA/NDBA Dakota School of Lending Principles** is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

SDBA/NDBA 2022 Dakota School of Lending Principles

Overview

The Dakota School of Lending Principles, hosted by the South Dakota Bankers Association and co-sponsored by the North Dakota Bankers Association on **March 29 - April 1, 2022**, in Aberdeen, S.D., is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

The school provides basic instruction appropriate for loan officer trainees, loan support personnel and personal bankers. To ensure exposure to bank structure and terminology, it is recommended that applicants have a minimum of six months lending experience or one year of loan department experience. Applicants not meeting the suggested prerequisites will be contacted to discuss admission qualifications.



Loan Modules

In the four modules on loan types, learn the lending process by studying elements applicable to each loan type: terminology, the application process, interviewing, investigation, credit analysis, loan structure, decision communication and selling. Case studies and exercises provide hands-on learning experience.

Consumer Lending – March 29 | *Instructor Richard E. Beck, Jr.*



This module is designed to teach the consumer lending process from start to finish. Learn the types of consumer loans. Identify the sections of an application and learn how to evaluate a consumer request. Understand the four types of collateral: depreciating, fluctuating, stable and appreciating value. Use the five Cs of credit in making a lending decision and learn documentation requirements applicable to consumer loans. Learn the do's and don'ts of collections and role-play loan interviews and loan denials. Instructor Richard Beck retired as senior vice president of commercial banking for STAR Financial Bank in Ft. Wayne, Ind., and has served as school director of the Indiana Bankers Association's Consumer Credit School and taught at the American Bankers Association Consumer Credit School.

Real Estate Lending – March 30 | *Instructor Perry Haralson*



Learn about the various types and risks of residential, commercial and construction/development real estate mortgage products. Understand the purpose of each section of the standard residential real estate loan application. Be able to assist applicants with pre-qualification. Understand the loan process and key steps. Know how to analyze key sections of a residential appraisal to determine market value sufficient to support the loan. Know the purpose of title insurance and attorney opinions. Understand the fundamentals of a loan closing. Have a basic understanding of the required real estate lending regulations and knowledge of the timing requirements involved. Instructor Perry Haralson is CFO and director of compliance for Cornhusker Bank in Lincoln, Neb. He spent 11 years in the U.S. Marine Corps prior to starting his banking career.

Analyzing Small Business Loans – March 31 | *Instructor Tom Capouch*



Understand income statement and balance sheet composition and how to common size statements. Understand interviewing techniques and learn how to investigate trade references. Also understand lender liability, the causes of problem loans and collections. Use a commercial loan case to learn select commercial lending ratios, documents commonly used, and the steps involved in closing a loan. Instructor Tom Capouch is market president of First State Bank in Portland, N.D. He was named Northwestern Financial Review's Rising Star for North Dakota in 2002 and received the Greater North Dakota Association Leadership Award in 2005.

Agricultural Lending – April 1 | *Instructor Tim Ohlde*



Understand the major drivers shaping U.S. agriculture. Identify the main classifications of farm size and the borrowing needs of each class. Become familiar with some of the financial statement recommendations of the Farm Financial Standards Council, including the balance sheet and an accrual-adjusted income statement. Gain exposure to identifying the financial strengths and weaknesses of farm customers. Instructor Tim Ohlde is president of a rural community bank in north central Kansas and CEO of Country Banker Systems, LLC. He has more than 30 years of banking experience including positions as lender, loan resolution specialist and senior loan review specialist.

School Schedule/Registration Fees/Location

School Schedule

Tuesday, March 29	Wednesday, March 30	Thursday, March 31	Friday, April 1
7:30 – 8:00 a.m. Registration & Continental Breakfast			
8:00 – 10:00 a.m. Consumer Lending	8:00 – 10:00 a.m. Real Estate Lending	8:00 – 10:00 a.m. Small Business Loans	8:00 – 10:00 a.m. Agricultural Lending
10:00 – 10:15 a.m. Break			
10:15 a.m. – 12:15 p.m. Consumer Lending	10:15 a.m. – 12:15 p.m. Real Estate Lending	10:15 a.m. – 12:15 p.m. Small Business Loans	10:15 a.m. – 12:15 p.m. Agricultural Lending
12:15 – 1:00 p.m. Lunch			
1:00 – 3:00 p.m. Consumer Lending	1:00 – 3:00 p.m. Real Estate Lending	1:00 – 3:00 p.m. Small Business Loans	1:00 – 3:30 p.m. Agricultural Lending 3:30 p.m. Adjourn
3:00 – 3:15 p.m. Break			
3:15 – 5:30 p.m. Consumer Lending	3:15 – 5:30 p.m. Real Estate Lending	3:15 – 5:30 p.m. Small Business Loans	

What Students Gain

- Insight into how funds and risk management and profit objectives affect the lending process.
- Increased skill in comprehending and analyzing business and personal financial statements.
- Improved skill ascertaining client needs through the interviewing process.
- Increased knowledge of the steps and analysis process involved in consumer, real estate, small business and agricultural lending.
- The ability to capitalize on selling opportunities.
- An understanding of loan documentation requirements.
- The opportunity to learn from respected, dynamic and experienced faculty members as well as peers.
- The opportunity to expand skills and knowledge beyond the bounds of “on-the-job training.”

Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module. Please copy the form if registering more than one employee.

Entire Four-Day School: Member \$900/person
Non-member \$1,350/person

Individual Module: Member \$265/person
Non-member \$405/person

* If registering after March 15, add \$50 per applicant. Last day to register is March 25.

Cancellation Policy: 100% refund if canceled one week prior to the event. 75% refund if canceled three to six days prior. No refund for cancellations two days before the event. Substitutions are allowed at any time.

School Location/Hotel Details

Best Western Ramkota Hotel

1400 8th Ave NW
Aberdeen, S.D.
605.229.4040

The hotel room rate is \$104.99 per night. To make your reservation, call 605.229.4040 and indicate you are with the SDBA Lending School.



More Information

Contact Halley Lee, SDBA, at 605.224.1653 or hlee@sdba.com. Register online at www.sdba.com.



SDBA/NDBA 2022 Dakota School of Lending Principles

March 29 - April 1, 2022 | Best Western Ramkota Hotel | Aberdeen, S.D.

PLEASE PRINT

Full Name (as you wish it to appear on the certificate): _____

First Name (as you wish it to appear on your badge): _____ Title: _____

Bank Name: _____

Bank Address: _____

Phone Number: _____ Cell Number: _____

Email Address: _____

Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module.

Please copy this form if registering more than one employee.

- | | |
|---|--|
| <input type="checkbox"/> Entire Four-Day School: | Member \$900/person or Non-member \$1,350/person |
| <input type="checkbox"/> Consumer Lending: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Real Estate Lending: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Small Business Loans: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Agricultural Lending: | Member \$265/person or Non-member \$405/person |

*If registering after March 15 add \$50 per applicant. Last day to register is March 25.

All Sections of this Registration Form Must Be Completed

Assets of Bank

(check only one)

- ☐ Under \$50 mm
☐ \$51-100 mm
☐ \$101-250 mm
☐ \$251-500 mm
☐ \$501-999 mm
☐ More than \$1 b
☐ Bank Holding Company
☐ Other _____

Bank's Loan Portfolio

(check only one)

- ☐ Under \$25 mm
☐ \$25-99 mm
☐ \$100-250 mm
☐ \$251-500 mm
☐ More than \$500 mm

Banking Experience

(check only one)

- ☐ Less than 1 year
☐ 1-2 years
☐ 3-5 years
☐ 6-8 years
☐ 9-11 years
☐ 12-16 years
☐ More than 16 years

Education

(check highest level attained)

- ☐ High School
☐ Some College
☐ Associate's Degree
☐ Bachelor's Degree
☐ Master's Degree
☐ Law Degree

Rank Your Three Major Areas of Bank Experience:

(1 indicates most experience, 2, 3)

- | | |
|----------------------------|----------------------|
| ___ Consumer Lending | ___ Credit Analysis |
| ___ Real Estate Lending | ___ Administration |
| ___ Small Business Lending | ___ Operations |
| ___ Agricultural Lending | ___ Bank Investments |
| ___ Loan Administration | ___ Other |

List Your Three Primary Job Responsibilities

1. _____
2. _____
3. _____

Submit Payment to South Dakota Bankers Association



Mail PO Box 1081, Pierre, SD 57501 **Fax** 605.224.7835 **Email** events@sdba.com **Online** www.sdba.com

Total fees due: \$_____ ☐ Check enclosed. ☐ Please send me an invoice.

☐ Please bill credit card. ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Cardholder Name _____

Cardholder Billing Address _____

Credit Card No. _____ CW _____

Expiration _____ Zip Code _____

Authorized Signature _____