The 40th Annual Commercial Lending School

Local instructors will educate underwriters, loan officers, and other banking professionals on topics such as Cash Flow Analysis, SBA Lending, Client Profiling, Loan Structuring, Compliance, Loan Documentation, Real Estate Lending, Sales Relationships, and more!

September 21 - 23
8:00 - 5:00

Regions Tower, 5th Floor, Conference C

REGISTER NOW!
<table>
<thead>
<tr>
<th>Title</th>
<th>Presenter/Organizer</th>
<th>Description</th>
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<tbody>
<tr>
<td>Small Business Administration Lending</td>
<td>David Amick, Exec. Dir., Premier Capital Corporation</td>
<td>Panel discussion which includes an overview of 504 and 7A programs plus pitfalls, where banks fail in the process.</td>
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<tr>
<td>Red Flags, Remedies of Problem Loans</td>
<td>Martha Lehman Partner, SmithAmundsen LLC</td>
<td>Overview of key indicators that a client is heading in the wrong direction, and how the specialized asset department proceeds once the problem is identified.</td>
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<tr>
<td>Client Profiling</td>
<td>Dave Bowers, SVP, Centier Bank</td>
<td>Learn the differences among client groups including Private Client, Small Business, Middle Market, Large Corporate, and Specialty Finance clients and how to research prospective clients.</td>
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<tr>
<td>Compliance Issues</td>
<td>Scott Carr, EVP/Chief Risk Officer First Savings Bank</td>
<td>General overview of regulatory issues facing all types of banks today.</td>
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<td>Common Sense Cash Flow</td>
<td>Steve McGlothlin, EVP, Old National Bank</td>
<td>Learn about operating cash flow, an extensive study of a company’s ability to generate cash to repay the loan.</td>
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<tr>
<td>Commercial Loan Structuring</td>
<td>Erik Miner, EVP, Regions Bank</td>
<td>Loan structuring, an overview of covenant definitions and considerations.</td>
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<tr>
<td>Introduction to Business Valuations</td>
<td>Dan Saller, CPA/ABV, CFA Katz, Sapper &amp; Miller</td>
<td>Introductory course describing how businesses are valued.</td>
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<tr>
<td>Accountants, Lending Programs, Statements, and Projections</td>
<td>Michael Farmer, CPA, Retired Director, Alerding CPA Group</td>
<td>Session discusses what an accountant expects from a banker and vice-versa; government supported lending programs, statement composition, and projections.</td>
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<tr>
<td>Loan Documentation</td>
<td>Madalyn Kinsey, Partner, Kroger, Gardis &amp; Regas, LLP</td>
<td>Documentation essentials, whether a real estate loan or a commercial loan, inside software or outside counsel.</td>
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<tr>
<td>Commercial Real Estate Lending</td>
<td>Bob Minardo, SVP, US Bank</td>
<td>Outline of the critical differences between a normal commercial loan and a commercial real estate loan</td>
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<tr>
<td>Sales Relationships</td>
<td>Joe Breen, SVP, Huntington Bank</td>
<td>An overview of building, managing, and sustaining lasting relationships with your clients.</td>
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</tbody>
</table>
Monday, September 21, 2020

7:30 a.m.  Registration/Breakfast
8:00 a.m.  Classes
12:00 p.m. Lunch
2:00 p.m.  Classes
4:30 p.m.  Adjourn

Tuesday, September 22, 2020

7:30 a.m.  Breakfast
8:00 a.m.  Classes
12:00 p.m. Lunch
1:00 p.m.  Classes
5:00 p.m.  Adjourn

Wednesday, September 23, 2020

7:30 a.m.  Breakfast
8:00 a.m.  Classes
12:00 p.m. Lunch
1:00 p.m.  Classes
5:00 p.m.  Adjourn

Who Should Attend?

- Credit Underwriters with experience ranging from 6 months to 3 years
- Junior Lending Officers
- Individuals with a need and desire to learn aspects of commercial lending and analysis that are only gained through years of on the job training.
- Portfolio Managers, Relationship Officers, or Lenders moving across business segments
Registration Deadline is Friday, August 28, 2020
The school is limited to 35 participants; register as soon as possible to ensure a seat.

The fee for the 2020 RMA Commercial Lending School includes 3 days of educational activities, course materials including a binder with each presentation, and a continental breakfast and lunch served daily.

Register on or before July 31, 2020 $595
Register after July 31, 2020 $695
Buy 4 Get 1 Free Promotion

Contact Keith Bartusek

All registrations and payments may be made online through Constant Contact. Registration details can also be found on the Central Indiana RMA Chapter website. Registrations will not be held without full payment.

OR:

Mail a copy of this form with a check payable to Central Indiana Chapter of RMA to:

Keith Bartusek
STAR Financial Bank
3610 River Crossing Blvd.
Indianapolis, IN 46240
317.566.7375
Keith.Bartusek@starfinancial.com

Name: ________________________________
Company: ________________________________
Address: ____________________________________
City/State/Zip: ________________________________
Position: ____________________________________
Phone: _____________________________________
E-Mail: _____________________________________

RMA Member Institution? ______ Yes ______ No ______ Not Sure
Will you partake in all the meals provided? ______ Yes ______ No
Will you be commuting daily? ______ Yes ______ No

Please fill out the form completely. The cost of parking and accommodations is the responsibility of the participant. If you would like recommendations for either, please contact us.