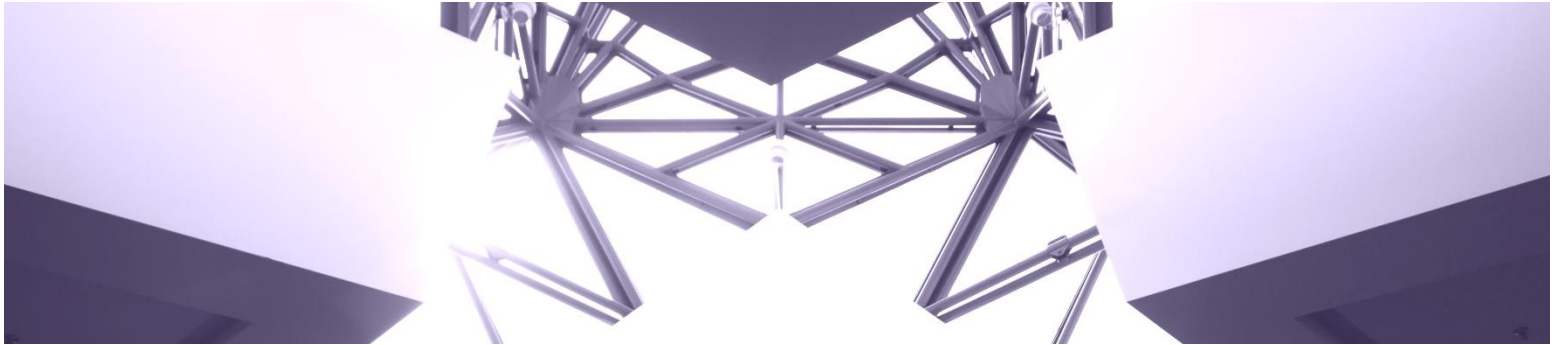


THE RISKS WE TAKE



PRESIDENT'S CORNER



Ah, Springtime. Full of life and new beginnings. As we arise from hibernation, we are greeted with warm air, budding trees, blooming flowers, and growing green grass. Our hearts fill with excitement, sunshine, and the desire to get active!

This spring, Central Indiana RMA invites you to jump into one of our upcoming events! At the end of April, Mr. Yaros will provide a U.S. Macroeconomic Outlook.

In May, our chapter will host a Careers in Credit roundtable. And in July, our annual commercial lending school will be held.

All of these local events are available to members and non-members alike! There are ample opportunities available at our chapter level, as well as with RMA Headquarters. From the award-winning RMA Journal, in-person and virtual educational courses, blogs, and risk specific conferences, there is something available to meet everyone's interests. Head over to rmahq.org to learn more!

Whichever way you choose to grow with RMA, we are here to serve you and your colleagues! We encourage you to stay in touch with us on our LinkedIn page, our chapter website, or by email.

Yours in Risk Management,
Tony Ketner, *Chapter President*

WELCOME NEW MEMBERS

Julie Keyler
Loan Review Specialist

Aaron Wood
AVP, Commercial RE Appraisal Officer

Michael Ross
Vice President

James Sitzman
VP, Residential Appraiser Manger

Brian Burrell
VP, Commercial Banking Officer

Darla Sandifar
CRE Loan Administrator

Kumari Rashmi
Credit Analyst

Tim Witmer
Vice President

Jodi Kandybowicz
Loan Review Analyst

Mark Franklin
Senior Commercial Lending Executive

Mark Beeghley
VP, Special Assets Group

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LINKED TOGETHER: HOW BORROWERS AND BANKERS CAN WORK TOGETHER TO MITIGATE SUPPLY CHAIN DISRUPTION

BY DEV STRISCHEK – March 2022 *RMA Journal*

Introduction: Something Wanted This Way Comes, Maybe? For years we have rested comfortably with a good balance of wants and needs, as commemorated in the Rolling Stones' iconic refrain: "You can't always get what you want, but if you try sometime, you'll find you get what you need." But what if you can't even get what you need? Until the pandemic, most consumers never thought about the supply chain—an invisible network that somehow sources and transports goods from around the world so they can purchase them in local stores (and, increasingly, online). However, the past couple of years have been hard on sellers. Among surveyed chief financial officers, 44% reported that supply chain shortages or delays increased their companies' costs by 5% or more.

Thanks in large part to the recent global-scale disruptions to supply chains caused by COVID-19, the visibility of the supply chain, especially its broken

links, is increasing. Media coverage of container ships anchored off coastal ports waiting to dock, warehouses filled to capacity, and trucks idling for hours to haul off cargo has the public more knowledgeable about it than ever before.

Lenders and borrowers are also painfully aware of these supply chain problems. Fortunately, both parties are in a position to improve the situation. This article will examine the key areas to focus on to reduce the damage and mitigate the risk in borrowers' supply networks—and offer some practical tips and strategies.

Read the entire article in the March 2022 edition of the *RMA Journal*.

<https://www.rmahq.org/the-rma-journal/current-issue/>

2021-2022 CENTRAL INDIANA CHAPTER OFFICERS



Lewis Jones IV
Education Director



Michael Reed
Membership Director



Della Dietz
Academic Director



Rhonda Graham
Commercial Loan Operations Director

2022 CALENDAR OF EVENTS

Apr 19 – Apr 21...Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk

Apr 26 – Apr 29.....Problem Loan Workouts

Apr 17 – May 4.....Financial Statement Analysis

May 2 – May 6...360 Negotiation Skills for Bankers

May 4 – May 6.....Lending to Medical and Dental Practices

All events held virtually by RMA.
[Click here for more information](#)

RMA LIVE ONLINE

RMA's Virtual Courses

We are happy to share that many of the RMA courses we have offered in-person in the past are now available as live virtual courses! Our virtual courses will not only make professional development safe and easy for everyone, but also provide a more flexible, accessible learning environment for members far and wide. Most courses are made up of three two-hour sessions and seats are filling up fast, so be sure to sign up today!

Register now:

<https://www.rmahq.org/courses/instructor-led-courses/>

RISING PROFESSIONALS

Central Indiana Rising Professionals will host a round table event May 4th on the northside of Indianapolis. The Round Table will focus on the career and responsibilities of Credit Managers and Officers in the community.

Look out for more details in the coming weeks. Spaces will be limited!

For more information, please email us at rmacentral.indiana@gmail.com

COMMERCIAL LENDING SCHOOL

July 18th - 20th – Regions Tower

Save the date for Commercial Lending School!

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

More information and registration details to come.



LOCAL CHAPTER PROGRAMS

Our Commercial Loan Operations Affinity Group is putting together a program on UCC Filings. Stay tuned for more information on this program.

On April 27th, Moody's Analytics Bernard Yaros will present a U.S. Macroeconomic Outlook, including hot topics such as inflation, rising interest rates, and employment. [Register here today!](#)

RMA HQ UPDATES

LISTEN & LEARN WITH PODCASTS FROM RMA

RMA assists our members in advancing sound risk management principles by keeping them informed and providing them with member benefits including education, training, and networking throughout all stages of their financial services careers.

We continue this benefit by featuring our podcasts from industry professionals on topics that are important to you and your institutions.

RMA's Recent Podcast

[Operational Risk Management: An Interview with Varo Bank Chief Risk Officer Philippa Girling](#)

[Voices in Risk Management: An Interview with Ned Sergew of U.S. Bank](#)

[Transformation Risk: An Interview with Regions Bank Chief Risk Officer George Buchanan](#)

RMA MODEL VALIDATION

Make your model validations more efficient and cost-effective Model risk managers know the practice of model risk management faces complex challenges. With regulatory scrutiny and high validation expectations comes the challenge of recruiting and retaining in-house talent or the increased expense of using outside firms. Modeling and model risk management expertise is critical - and hard to find.

RMA Model Validation fits seamlessly into your organization to help solve these issues. Backed by deep industry experience, we provide a suite of high-quality model validation services at a competitive price point. Regardless of model type, scale, or regulatory requirement, you can count on our experienced analysts to solve your biggest model validation and model risk management challenges.

<https://www.rmahq.org/modelvalidation>

VOLUNTEER SPOTLIGHT



Shelby Lannan, MBA

Financial Analyst
First Merchants Bank

Shelby joined Central Indiana RMA Board of Directors in 2018. Shelby is our Rising Professionals Director and is responsible for engaging Central Indiana RMA's up-and-coming professionals. Shelby works with the Board to facilitate events and content targeted to our membership's rising professionals.

Shelby joined RMA to expand her network and meet new people within the industry. She also wanted to be a female role model for other young women who might have an interest in banking or finance.

Aside from RMA, she also serves as the Volunteer Committee Co-Chair for Children's Bureau and Families First. Serving in her community is a very important part of Shelby's life.

KEEP IN TOUCH



[Risk Management Association](#)



[Central Indiana RMA](#)



[Risk Management](#)



[Central Indiana RMA](#)