

#### **RMA Mission**

To advance enterprise-wide risk management in the financial services industry through education, products, and community.

# OKLAHOMA MATTERS

Summer 2021-2022 Interactive Issue

## PRESIDENTS CORNER

I joined the RMA Board in 2020 amid the early stages of the pandemic. I am the current Young Professionals Chairman and Co-Vice President, along with Ashley Colston, for the Oklahoma Chapter.

We want to start off by thanking our members for a great start to the year. We have already completed several successful events including Financing Film, Know Your City – Oklahoma City, Ag Lending, and Back-to-Back Swaps.

The Oklahoma Chapter is striving to maintain Platinum Level and is on track to do so. There are more great events being planned for the remainder of the year. In the near-term, we have another Know Your City event planned for the Tulsa area and the return of Horror Stories.

Through everyone's support we made it through a difficult couple of years. As restrictions continue to ease, it is exciting to consider the possibility of in-person meetings again once institutions approve and individuals are comfortable. With the forced proficiency of Zoom conferences, that will likely always be an available option which will only give us the ability to reach more members than ever before.

Thank you again and please join us for a memorable year ahead. As always, you are welcome to reach out to us with any questions or concerns.

**-Derrick Crenshaw, YP Chair & Co-Vice President 2021-2022**

## Upcoming Events

June 16th

**OK  
Chapter**

Painful Effects of Inflation: Perspectives of Fed Dis-senter Thomas Hoenig  
**Sept 2022** Decryption of Cryptocurrency

**JUNE  
14th**

RMA Risk Readiness Webinar: Cryptocurrency Series: Stablecoins and CBDCs - Essentials for Future of Money

**JUNE  
14th**

Writing the Credit Analysis Virtual Course

**JUNE  
15th**

2022 RMA Internal Audit Annual Regulatory Bundle

**JUNE  
21-23rd**

Problem Real Estate Loans Virtual Course

*Click [HERE](#) for RMAHQ.ORG Calendar with Full List of Upcoming Events*

**Click to Access Chapter Newsletters**

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**Become an  
RMA Member**

Employees of institutional members can now opt-in to membership for FREE.

# OKLAHOMA MATTERS

## Upcoming Events

<p><b>June 16th</b></p> <p><b>OK Chapter</b></p> <p>Painful Effects of Inflation: Perspectives of Fed Dis-senter Thomas Hoenig</p> <p><b>Sept 2022</b> Decryption of Cryptocurrency</p>	<p><b>May 10</b></p> <p>Making Heads or Tails of Our Economy</p> <p>May 10, 11:00 AM - 01:00 PM (ET)</p> <p>Raleigh, NC, United States</p>	<p><b>May 11</b></p> <p>Resilience in a Crisis: Balancing Performance and Financial Metrics with Professor Altman</p> <p>May 11, 12:00 PM - 01:00 PM (MT)</p>	<p><b>May 11</b></p> <p>Senior Executive Panel</p> <p>May 11, 12:00 PM - 01:00 PM (ET)</p>	<p><b>May 12</b></p> <p>RMA St. Louis President's Panel</p> <p>May 12, 05:00 PM - 07:00 PM (CT)</p> <p>Kirkwood, MO, United States</p>
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# IN THIS ISSUE

President's Corner .....	1	Economic Update .....	8
Upcoming Events.....	1	Agricultural Lending .....	8
In This Issue .....	2	Welcome to the RMA Member Forum .....	9
2021-2022 Chapter Board .....	3	Film 101 for Bankers .....	9
Board Member Highlight .....	4	Know Your City—Oklahoma City & Tulsa .....	10
Welcome New Members.....	4	Commercial Real Estate Lending Decision Process Course Overview .....	10
Academic Program .....	5	A Lesson in Derivatives: Back to Back SWAPs .....	11
Welcome Next Generation of Bankers .....	5	Instructor-Led Courses .....	11
Credit Essentials Certificate .....	5	Roundtables .....	11
A New RMA .....	6	Emotional Intelligence: When it Matters Most.....	12
Recognizing Past President's .....	7	Lending Horror Stories .....	12
Credit Risk Certification .....	7	Problem Real Estate Loans June 2022 Sessions .....	12
Members Only Resources .....	7	RMA Credentialing .....	13
Virtual Courses .....	7		
RMA Journal Article: Hemp Lending: An Industry That's Growing Like a Weed .....	8		

# 2021-2022 CHAPTER BOARD

## OFFICERS

President.....	Yvonne Kinsey, Arvest Bank	Secretary/Tulsa Programming Chair.....	Nick Rhoads, FNB Vinita
1st Vice President.....	Derrick Crenshaw, Arvest Bank	Treasurer / ERM Chair.....	Sarah Smith, First United Bank
2nd Vice President.....	Ashley Colston, Arvest Bank		

## COMMITTEES & BOARD MEMBERS

### Academic Committee

OKC, Chair.....	Lexie Garrison, Valliance Bank
Durant.....	Kyle Hughes, First United Bank

### Education Committee

OKC.....	Libby Unruh, MidFirst Bank
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### Women in Banking Committee

OKC.....	Amanda Dawson, Credit Union Resources
Tulsa.....	Sandy Pevey, BOKF, N.A.

### Young Professionals (YP)

Tulsa.....	Derrick Crenshaw, Arvest Bank
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### Audit Chair.....

Rich Hawk, BOKF, N.A.

### Chapter Admin.....

Sandy Cox, Simmons Bank

### Communication.....

Ashley Colston, Arvest Bank

### Membership Committee

Tulsa, Chair.....	Danny Williams, SpiritBank
Tulsa, Chair.....	Macy Johnson, BOKF, N.A.
OKC, Chair.....	Nicholas Davis, MidFirst Bank

### Programming Committee

Lawton.....	Earl Mack, Arvest Bank
Lawton.....	Shena Parks, City National Bank
Tulsa.....	Alex Gifford, SpiritBank
Tulsa.....	David Martin, Security Bank
OKC.....	Olena Liftset, Bank of America

### Member

OKC.....	Suzan Hood, MidFirst Bank
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RMA Oklahoma Chapter Board is pleased to announce achieving **CHAPTER PLANNING GUIDE PLATINUM AWARD** Status for the 2020 – 2021 Chapter Planning Guide. This is the **10th consecutive year** that the Oklahoma Chapter has achieved Platinum going back to the 2010-2011 year.

RMA believes in the importance of recognizing outstanding chapters for their achievements. The dedication of the volunteer chapter boards to further RMA's mission is a testament to the strength of our association and its members. RMA Chapters are recognized on an annual basis for their accomplishments via the William F. Githens Chapter Awards Program and the Chapter Excellence Awards.

*A special Thank You to the Chapter Board for their Leadership and all our Member support!*

# New Board Member Highlight

## *Kyle Hughes, First United Bank, Enterprise Risk Management Analyst*

Kyle Hughes is an Enterprise Risk Management Analyst for First United Bank in Durant, Oklahoma. Kyle began his career at First United bank almost four years ago while studying Business and Finance at Southeastern Oklahoma State University. Kyle has experienced many roles throughout the bank that have expanded his knowledge of banking and risk management.

Kyle and his wife make their home in Calera, Oklahoma. Outside of work, he enjoys reading, golfing, and traveling.

We are excited to have Kyle on the RMA Oklahoma Board and all he has to offer the group and Chapter Members.



## WELCOME NEW MEMBERS

### INSTITUTIONAL MEMBERS

We are pleased to announce our new Institutional Members to the Oklahoma Chapter of the Risk Management Association.

Membership in RMA provides countless networking opportunities and exposure to the industry's key decision makers and managers. RMA's local and national events keep you up to date on industry trends and issues while allowing you to meet new people and swap successes with peers.

Becoming a member also gives you a voice in the industry. A forum to share your ideas and have them valued is extremely satisfying and beneficial for your professional growth.

#### *Welcome new Member Banks!*

Metro Area Development Corp, OKC, OK  
First National Bank & Trust Co of Broken Arrow, OK  
Armstrong Bank, Muskogee, OK  
BancFirst Corporation OKC, OK

Stay Connected



### PROFESSIONAL MEMBERS

Name	Institution
Rick Payne	Rick Payne, CPA
Fred J. Wigley	GO Interstate Trading & Marketing

## GET INVOLVED

The Oklahoma Chapter, like all RMA chapters, is organized and run by volunteer members. We strongly encourage current or prospective members to become involved in shaping the future direction of the chapter. Having a diverse Board is important to providing relevant content and events for the various banks and regions of Oklahoma.

*Contact any of our board members or our Chapter communication channels listed below to find out more.*

Join our board today to represent your bank and communities!!!

Become an  
RMA Member



## ACADEMIC PROGRAM

### Building the Next Generation of Bankers

A growing concern among RMA members and bankers is the future of the banking industry and the development of the next generation of talent. RMA is dedicated to providing young people with the resources they need to build a brighter future. Through our Academic Program, RMA is proud of our latest initiatives to help students do just that – [The RMA Foundation Scholarship Program](#) and [Student Membership](#).

We are pleased to grant scholarships to college undergrad students who are interested in working in the banking industry after graduation. Offered through the RMA Foundation, scholarships range from \$2,000 to \$5,000 and can be renewed up to two additional years, provided each student fulfills the renewal requirements and maintains their free student membership with RMA. [Academic Program Brochure](#) (PDF)

A [FREE student membership](#) with RMA also gives students the tools they need to differentiate themselves, and position themselves, as strong candidates to potential employers in the financial services industry. The Student Membership looks good on their resume and it's an excellent way to learn more about the financial services industry and the people who work in it.

Our [Student Resource Center](#) features all of the benefits of membership including our Internship Program, where you can post available internships at your institution on the microsite. Students are also able to earn a Credit Essentials Certificate that will demonstrate proficiency of credit skills upon completion of their university's commercial banking course curriculum. RMA offers its online course content to universities who offer a commercial banking curriculum and are in need of materials to supplement their curriculum.

## WELCOME NEXT GEN BANKERS

### Juniata College

Sean Perrine

### University of Central Oklahoma

Julie A. Cumbie

Joshua Todd Rowland

Maria G. McPeak

Mattie Garrett England

Victoria Kakala

Chandler Bocox

Ismael Rubio

Alexandra Kristine Jury

Juan Diego Rendon

Mattison Ivy Bullard

Faysha Jefferson

### University of Tulsa

Patrick O'Meara

Eric Aplis

Kassidy Elisabet Hannah

Judith Dimandja

Samuel Letourneau

Kevin Castro

Cynthia Lisset Rodriguez

Jacob Lawton

Garrett Michael Wild

Brendan Ezell

Christian J. Morales

Vicente Carrillo

Skyler Calvin Bowen

### Credit Essentials Certificate

The Credit Essentials Certificate is awarded to students who pass the Credit Essential Course exam. Students can prove their commercial credit risk knowledge and skills by passing this exam. Earning this type of financial risk management certificate differentiates them from other job candidates when seeking employment in the world of banking.

If you are a college or university interested in including this course as part of your curriculum, click below to learn more about our University Membership.

[LEARN MORE](#)

# A NEW RMA

## What is Changing?



- **Unlimited Associate Members at Institutional Members.** We are opening up RMA's membership

structure to allow unlimited individual memberships at no extra cost to employees of our nearly 2,000 member organizations.

- **Webinars will be included in membership.** RMA's Risk Readiness webinars, which discuss current events and regulatory updates and their impacts on financial institutions, will be available to members at no additional cost.
- **Revamped virtual course offerings.** We know that training is critical for banks of all sizes – and we hope you check out our live virtual course offerings, as well as our new self-directed online courses, where credit professionals can learn at their own pace in a modern online setting.
- **New product offerings.** Offering our members accessible, affordable solutions they could not get elsewhere is part of our mission. This past fiscal year, we launched two new product offerings — Model Validation and Dual Risk Rating — based on the needs of our members, to help solve problems and make their job more efficient. Additional new product offerings will launch soon.

### RMA Mission

To advance enterprise-wide risk management in the financial services industry through education, products, and community.

- **A new website.** We have put a lot of thought and energy into designing a new website that makes it easier for you to find the resources you need. The new site will feature a better search function and streamlined navigation, as well as an easy-to-read event calendar.
- **A refreshed brand.** To showcase RMA's offerings in our digital times, we are giving our brand an update, as well as re-naming some of our products to better align them to your needs. Our fresh new look debuted on September 1.



- **Better communications.** To better meet your needs and only send you relevant content, we have a new email preferences and demographic information portal, which highlights some new monthly newsletters that will collate important information for you by your role.

- **New "Women in Risk" initiative.** Our inaugural Women in Risk Summit is happening October 29, directly following our Annual Risk Management Conference. This initiative provides peer sharing, inspiration, events, and resources related to helping women professionals in risk management.
- **New membership model for colleges and universities.** We are working closely with academic institutions to develop the next generation of risk managers through scholarships and other offerings, including a new partnership with Historically Black Colleges and Universities.



- **Flexible event structure.** We are constantly adjusting RMA's events and conference offerings to provide virtual, in-person, and hybrid models as conditions allow.



Check out the new website at [www.rmahq.org](http://www.rmahq.org).

## RECOGNIZING PAST PRESIDENTS

As the Oklahoma Chapter prepares to transfer under new leadership in the following fiscal year, we wanted to take the opportunity to thank past Board Presidents for their devoted leadership and service to the Board and the Chapter. Without them the Chapter wouldn't be as successful as it is today. If you see one of these past Presidents in your office or at an event, take the time to thank them for helping the Chapter be what it is today.

- ◆ *Matt Wilson, BOK Financial Corp, 2004-06*
- ◆ *Darryl Schmidt, BancFirst, 2006-07*
- ◆ *Michael Gibson, Commerce Bank, 2007-08*
- ◆ *Danny Williams, SpiritBank NA, 2008-10; 2013-14*
- ◆ *B.Scott Wrigley, CRC, MidFirst Bank, 2010-11*
- ◆ *Fawn Sachleben, Citizen Bank of Edmond, 2011-12*
- ◆ *Christopher White, InterBank 2012-13*
- ◆ *Sandy Cox, Simmons Bank, 2015-16*
- ◆ *Josh Merry, 2016-17*
- ◆ *Nicholas Davis, MidFirst, 2017-19*
- ◆ *Yvonne Kinsey, Arvest Bank, 2020-22*



## CREDIT RISK CERTIFICATION (CRC)

**Take control of your career with the only recognized professional designation for credit and lending professionals. What will the CRC designation say about you?** The letters CRC after a credit professional's name speak volumes.

- ◆ *Leadership*
- ◆ *Expertise*
- ◆ *Networking*
- ◆ *Personal Growth*

In today's rapidly changing financial services industry, credit and lending professionals will continue to play a critical role in shaping the risk profile of their respective institutions. The CRC is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike. As a credentialed risk professional through RMA, you demonstrate a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization. **For more information, visit <http://www.rmahq.org/crc>.**

The RMA Oklahoma Chapter offers a 50% reimbursement on the CRC exam expense to associate members upon passing the CRC exam!

*See Page 9 for more details.*

## MEMBERS-ONLY RESOURCES

- ◆ *Networking—RMA Xchange*
- ◆ *The RMA Journal*
- ◆ *Enterprise Risk Management Workbooks*
- ◆ *Reference Guides*
- ◆ *Surveys and Studies*
- ◆ *Web Seminars and Audio Conferences*
- ◆ *Corona Virus Blog*

Visit [RMAHQ.org](http://RMAHQ.org) for a complete list of resources.

## VIRTUAL COURSES

### ***RMA's New Virtual Courses Have Arrived***

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 of three two-hour sessions and seats are filling up fast, so be sure to sign up today!

**Register now: <https://landing.rmahq.org/liveonlinecourses>**



# FALL/WINTER EVENTS



## Virtual 1.2 CRC CEUs

The **Economic Update with Chad** is a Premier event of the year for the RMA Oklahoma Chapter. We appreciate and thank Chad for his partnership that dates back many years.

Chad delivers a relevant and informative presentation on the Federal Reserve Structure, Functions, and Role in Monetary

Policy. Covering the current state of the economy, inflation index, job growth, unemployment and other economic statistics utilized by the Federal Reserve.

Chad Wilkerson is Branch Executive of the Kansas City Fed's Oklahoma City Branch office. In this role, he serves as the Bank's lead officer and regional economist in Oklahoma. He is responsible for briefing the Kansas City Fed's president, who is a member of the Federal Open Market Committee, on economic trends in the state.

*Watch for the 2022 Annual Economic Update in the Fall.*



## Virtual 1.8 CRC CEUs

This Education event included a deep dive into the world of Agricultural Lending. Speaker Larry K. Daniel and Ron Martin, both subject matter experts shared their experience with the RMA Oklahoma Chapter.

The discussion included the different types of Agricultural loans such as crop, livestock, and more. Detailed discussion about the types of loan structures each of these types of lending are best suited. What due diligence is needed and ongoing monitoring requirements to ensure a well maintained and risk managed loan within any commercial portfolio.

Larry K. Daniel has been the Farm Loan Chief of Oklahoma since April 2021. He began with the Farm Service Agency/Farmers Home Administration in 1987 in a student trainee program with the agency while in College at Oklahoma State University, studying Animal Science.

Ron Martin is EVP and Loan Manager at Arvest Bank of Southwest Oklahoma. He has 30+ years of commercial lending experience, with first 5 in the Farm Credit system and the remainder in commercial banks, the last 20 years with Arvest Bank.

## The RMA Journal

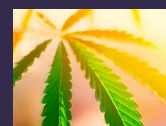
### Hemp Lending: An Industry That's Growing Like a Weed

**By Nick Klein, Chief Risk Officer, Ephrata National Bank**

With passage of the 2018 Farm Bill, the U.S. government declassified hemp as a Schedule I controlled substance. This has allowed states to pursue their own laws for the crop. As of this writing, hemp production is now legal in 48 states. It remains illegal in Idaho and Mississippi, while South Dakota only recently legalized it in March 2020. With the Farm Bill's passage, farmers planted 128,320 acres of hemp in 2019, up from only 27,424 in 2018. As 511,442 acres were licensed in 2019, hemp production is expected to increase in 2020.

Read this RMA Journal Article Online to find out more:

- ⇒ Why Hemp?
- ⇒ Underwriting the Deal
- ⇒ Compliance
- ⇒ Workout



# WINTER EVENTS



Virtual 1.2 CRC CEUs

The film industry has arrived in Oklahoma, and it's here to stay! The recent Oklahoma growth in this industry is thanks, in part, to Matt Payne, the co-CEO of Prairie Surf Media. Matt joined the Oklahoma RMA chapter to discuss the growing industry along with some of the unexpected economic impacts. Matt and his team were crucial in getting a \$30MM tax credit passed by the State to encourage industry expansion. Through this process, Prairie Surf Media was born. Oklahoma City now offers one of the largest film studios in the country after Prairie Surf Media retrofitted the old Cox Convention Center. Paramount took notice and will film their new series The Tulsa King, starring Sylvester Stallone, in Prairie Surf's Oklahoma City studio.

The impact of this recent growth is expected to be seen beyond the film industry. Matt's presentation helped attendees see beyond the obvious impacts to help us see how our Borrowers are affected. He reminded us of all of the purchases made by the film studios that will have material impacts on the region. From the supplies used to make the studio, to the housing, food and accommodations to host the crew, the film industry's large purchases will have a direct impact on the economy and may impact some of our Borrowers. The film industry is taking off in Oklahoma due in large part to the driving vision of Prairie Surf Media. In this event, Matt Payne, the co-CEO of Prairie Surf Media, will educate attendees on the various operational aspects of film production with a focus on the economic impact on the State. Matt will also discuss the tax credits offered by the State which were approved to encourage expanding the film industry in Oklahoma. This event will provide attendees with the base knowledge of the film industry and how it affects Oklahoma businesses.

## WELCOME TO RMA MEMBER FORUM

Collaborate with peers to share strategic advice, solve challenges and develop new approaches.

### Latest Discussions [Join the Conversation](#)



RE: Credit Pricing and Commercial Underwriting

By: [Jim Howard](#), yesterday

Posted in: [RMA Member Forum](#)

The approach most lenders I've worked for/with is to develop a Risk Adjusted Return on Capital (RAROC) model that takes into account both the totality of the relationship (deposits or ancillary fee income you expect to receive from the relationship) as ...

### Quick Links



Engage



Build My Network



Complete My Profile



Ask a Question

# WINTER EVENTS - KYC



## Virtual 1.2 CRC CEUs

The Know Your City Tulsa and Oklahoma City events was a well received returning event from years past. In Oklahoma City, Mr. Darin Dalbom, MAI and Dr. David Chapman local real estate experts spoke to the Chapter Members about the current state of the real estate market in Oklahoma City early 2022. Discussing what did (or didn't) happen in COVID-19 Pandemic and what the market is looking like coming out of the pandemic with forecasts on various types of real estate.

Darin Dalbom, MAI is the President of NPVal, LLC. NPVal is a real estate valuation and consulting firm located out of Edmond, OK, but working all across the state.

Dr. David Chapman holds the title of Associate Professor of Real Estate at the University of Central Oklahoma. He is the author of Lot Lines in the Journal Record, and writes a monthly column in the magazine Outlook.



## Virtual 1.2 CRC CEUs

Know Your City Tulsa was an event with over 40 RMA members joining listening into our panelist, Rose Washington-Jones and Kian Kamas – two of Tulsa's best in economic development. Rose and Kian discussed how Tulsa has evolved and grown over the last 10 years, the developments happening in North Tulsa and the continuous projects that have led to putting Tulsa on the radar for massive companies to join our community. Their goal is to make sure that as Tulsa grows, no Tulsan gets left behind. Rose and Kian encouraged participants to reach out to them and get involved in economic development and ongoing projects we have around the city.

**Advance  
Your World**

## Commercial Real Estate Lending Decision Process

### Course Overview

RMA's Commercial Real Estate Lending Decision Process is a series of 13 interactive, web-based courses, and an optional accounting refresher course. Together, these courses provide a comprehensive study of commercial real estate (CRE) lending.

[REGISTER](#)

# WINTER EVENTS



## A LESSON IN DERIVATIVES: BACK TO BACK SWAPS

### Virtual 1.2 CRC CEUs

Interest Rate Risk is a major concern for banks and finding ways to provide competitive products while mitigating that risk can be a challenge. Interest Rate Swap Programs are a great way for community banks to provide long-term fixed rates, generate substantial fee income, make the bank more competitive with larger banks, and help the bank manage their asset/liability position. In this event we will explore the ins and outs of Back to Back Swap Transactions.

Grant Dorian is Vice President at B&F Capital Markets, Inc. Grant joined B&F Capital Markets in April 2008. In 2018 Grant moved into a primary marketing role leading B&F's efforts with banks in Arkansas and Virginia. Grant graduated from Miami University in 2007 with a degree in Diplomacy and Foreign Affairs.



**B&F Capital Markets, LLC**  
A Stifel Company

# Instructor- Led Courses

## Advance your career, build a peer network

Risk managers and training professionals are always looking for effective, modern training programs to keep their staff sharp. Developing high-quality educational resources is ingrained in our DNA. RMA's instructor-led courses span entry-level to advanced and specialized topics, offering individuals and managers clear paths to professional development.

### Why Choose RMA's Instructor-Led Courses?



Balanced instructor-to-student ratio for enhanced interaction and communication



Highly-qualified instructors with real-world banking and teaching experience



Engaging activities including case studies, live breakout discussions, poll questions, and more

# Roundtables



## Interest Rate Risk in the Banking Book Virtual Roundtable

Designed for senior risk professionals at major institutions managing interest rate and asset/ liability risk. Discussion will highlight current and emerging challenges facing the industry.

Winter 2022

For more information, please contact [fgarritt@rmahq.org](mailto:fgarritt@rmahq.org).



# SPRING 2022



## EMOTIONAL INTELLIGENCE WHEN IT MATTERS MOST

### Virtual 1.2 CRC CEUs

The Women in Banking sponsored virtual event this year was a great success. Our speaker, Lori Fightmaster was engaging and provided excellent materials and content. The IHHP defines Emotional Intelligence as: The ability to recognize, understand, and manage our own emotions...AND to recognize, understand, influence and connect to the emotions of others. During the event, participants learned that the foundation for emotional intelligence begins with optimism and self-awareness. We judge ourselves by our intentions, others judge us by our impact. Lori also described the science that drives emotional behavior, especially under pressure and we learned a strategy to skillfully manage emotions when under pressure through a model that helps to connect and understand emotions that drive the behavior in others.

Lori understands the power of connecting with others and is inspired by the foundational significance that takes place when we open our hearts and minds to listen for learning. As Chief Learning and Diversity Officer for First United Bank, she celebrates 32 years in the banking industry and 10 years as certified Emotional Intelligence instructor. She found a calling in the space of Emotional Intelligence, becoming a certified Emotional Intelligence Instructor, Power of TED\* Practitioner, founder of Breakthrough Consulting, promoter and speaker.



## LENDING HORROR STORIES

### Virtual 1.2 CRC CEUs

The Horror Stories event returned this year for the RMA Oklahoma Chapter. The event was led by Owen Swartwood and Mike Leatherland. Owen is a Special Assets officer for Arvest Bank and Mike worked in the Special Assets department for Bank of Oklahoma. Owen and Mike shared insights from their combined 40+ years of industry experience and provided some red flag warnings as well as some ways to best protect the Bank when credits become distressed. We want to thank Mr. Swartwood and Mr. Leatherland for sharing their valuable time.

## Instructor- Led Courses



## Problem Real Estate Loans

This virtual course is made up of three sessions – each of the three sessions is 2.5 hours, from 11am - 1:30pm ET. Session 1: June 21, 2022 Session 2: June 22, 2022 Session 3: June 23, 2022.

Problem Real Estate Loans is designed for commercial lenders, private bankers, loan administrators, and credit personnel who want a deeper understanding of real estate problem loans and the options for dealing with them.

Participants are expected to have taken an introductory real estate loan course or to have knowledge of basic commercial real estate underwriting concepts such as vacancy factors, capitalization (cap) rates, net operating income (NOI), legal structures for business entities, and construction finance basics.

Become an  
RMA Member

Join our  
board  
today!

# RMA<sup>7</sup>

## Credentialing

### Validating professional skills for a brighter future

Bankers at every level of their career benefit from relevant qualifications, knowledge, and skillsets to continuously advance their careers. RMA is committed to helping cultivate the next generation of risk management professionals through our certificates and well-known Credit Risk Certification (CRC).

## CREDIT RISK CERTIFICATION



RMA's Credit Risk Certification is a professional designation for credit and lending professionals. It demonstrates a commitment to the credit risk industry and a high level of industry knowledge.

[Learn more & apply](#) →

### Credit Analysis Certificate

**Member Price: \$150**

Nonmember Price: \$300

Validate your entry-level training program with this exam and certificate meant for early-career individuals who have a fundamental basis in credit risk analysis and are seeking to demonstrate their comprehension. This certificate is awarded after the participant scores 80% or higher on a 70-question online exam. The exam covers topics including:

- Cash flow and financial statement analysis
- Structuring commercial loans
- Personal financial statement/tax return analysis
- Business tax return analysis
- Industry and market analysis

Individuals who pass the exam demonstrate comprehension of these skills, thereby helping you validate training outcomes within your institution. All of the essentials that are tested have been determined by subject matter experts and bankers.

**APPLY NOW**

### ORM Fundamentals Certificate

**Member Price: \$150**

Nonmember Price: \$300

Prepare for the next steps in your/your employees ORM career with the Operational Risk Management (ORM) Fundamentals Certificate, created to validate an institution's entry-level ORM training program and/or identify any gaps in training. It is intended to be taken by individuals new to the operational risk discipline who have recently completed training.

The certificate is awarded to the participant after they score 80% or higher on a 30-question online exam. The exam covers topics including:

- Introduction to Operational Risk
- Information Security in Operational Risk
- Internal Loss Events
- Key Risk Indicators
- Quantitative Modeling of Operational Risk
- Risk and Control Self-Assessments
- Understanding External Losses for a Robust OpRisk Program
- Understanding the Boundaries Between Credit Risk and Operational Risk
- Understanding the Value of Scenario Analysis in Operational Risk

Individuals who pass the exam confirm they have a solid understanding of general Operational Risk concepts.

**APPLY NOW**