

NYBA

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New Approaches to Problem Loan Management Via Live Streaming Video on Your PC

"An investment in knowledge always pays the best interest." -Benjamin Franklin



MARCH 25, 2010

Live Streaming Video
over the Internet

Educate a group of
employees for one price

SCHEDULE

9 am–12 noon – Program

12–1 pm – Lunch Break

1–4 pm – Program

SPEAKER

John Barrickman,

Principal, New Horizons

QUESTIONS?

Contact Elisa Legg
212-297-1679

elegg@nyba.com

REGISTER TODAY!

Fax or mail the
registration form

WHO SHOULD ATTEND?

Senior management,
senior lenders and credit
officers, lenders, other
credit personnel

A Proactive Process for Problem Loan Management

As a result of the economic downturn, many banks and lenders are working out problem loans for the first time. More experienced lenders have not dealt with significant numbers of problem loans in almost two decades.

This day-long webcast will focus on factors that cause problems loans and then outline steps to effective problem loan management. A case study will be used to demonstrate the application of concepts.

At the end of the course, participants should be able to:

- Describe a proactive process to avoid problem loans and mitigate the potential for loss should it arise
- Identify three deadly sins that lead to large numbers of problem loans in banks
- Organize the workout process
- 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
- Manage the foreclosure and liquidation of real estate collateral
- Understand how to prepare for and manage a bankruptcy
- Describe the benefits of selling troubled debt
- Outline steps to avoid lender liability
- Assess the adequacy of the Allowance for Loan and Lease Losses
- Apply the concepts in a case study

Speaker

John Barrickman, Principal at New Horizons Financial Group, is an engaging presenter with unique insights on industry and market trends based upon his breadth of expertise and understanding of banking. A former bank CEO, he is a faculty member at several major graduate banking schools, where he is continually exposed to the credit processes of banks of all sizes. He has taught for state bankers associations, the Federal Reserve System, RMA and the ABA. He co-authored a book on Strategic Credit Risk Management for RMA and regularly presents online seminars for the Graduate School of Banking – University of Wisconsin.

Live Streaming Video Connection - Watch the Speaker Live On Screen

We are pleased to offer this technology as a way to bring cost-effective programming to banks statewide. You will have opportunities to ask questions via your computer throughout the day and will have unlimited access to the program on your PC for six months after the event. Minimum technology requirements:

- Wireless or Ethernet connection to your computer
- Video projector and speakers attached to your computer
- At least 512 KB/S Internet download speed
- Adobe Flash Player installed on your computer – download a free player at: <http://get.adobe.com/flashplayer/?promoid=DXLUJ>
Further instructions will be provided upon registration

NEW YORK BANKERS ASSOCIATION

Registration Form - New Approaches to Problem Loan Management - Live Streaming Video

Registration Fees: By 3/11: \$495 per site-members; \$695 per site-non-members

After 3/11: \$545 per site-members; \$745 per site-non-members Amount: _____

Payment type: Check enclosed Check to follow MasterCard Visa

Card # _____ Exp _____

Name on Card _____ V-Code _____

Name _____ Title _____

Bank _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

Refunds:

- ✧ Cancellations received before March 4, 2010, will receive a full refund
- ✧ Cancellations received from March 4-11, 2010, will receive a full refund minus a \$50 cancellation fee.
- ✧ There is no refund for cancellations received after March 11, 2010.
- ✧ All cancellations must be received in writing.

Log in instructions and program materials will be provided in a confirmation emailed by the Florida Bankers Association.

Send registration form and payment to:

Rose Murjani
New York Bankers Association
99 Park Avenue, 4th Floor
New York, NY 10016

Or, FAX to 212-297-1683